

# CAHI MONTHLY NEWS



## Presidents Corner

The holiday season is upon us and 2022 is coming to an end! The last two years have been rough going as we dodged our way through a pandemic. While staying busy in a crazy real estate market, we also had to do our best to stay healthy. 2022 saw the pandemic fall off and some semblance of normal began to set in. After months of no meetings and months of zoom meetings, we are finally back to in person get togethers and by the way, we have been packing the meeting room. Just when you think the smoke has cleared, we get slammed with an economic crisis that has affected our profession...again. I would love to say let's focus on 2023, but that, by the predictions of experts, isn't going to be much better.

I have always lived by the saying what doesn't kill you makes you stronger. Mainly because I had to. When something went wrong in my life, and it did, plenty of times, I had to find a way to fix it. By realizing you can fix a problem, they appear less daunting when they develop. If you crumble at an impasse, you will never move ahead. My point is that inspectors that have been around for a while have experienced these slowdowns before. Most are still here and have some insight on how to handle the next one. For most it will be back to the marketing drawing board and soon you will have developed a leaner and stronger inspection business.

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## Meeting Dates!

**Jan 5th**

**Law Seminar**

*Presenter - Joe Ferry*

**Earn 3 CE Credits!**

*Joe Ferry Home Inspection Lawyer*

**Our guest speaker will be Joe Ferry, The Home Inspection Lawyer. Joe is nationally recognized as an expert in home inspection claims. The Joe Ferry team has responded to over 3,000 merit-less claims during the last decade as the preeminent attorney in the home inspection industry. Their mission is to educate and advocate on their behalf against clients looking for someone to blame for their own misfortune.**

*See next page for presentation description.*

**Dec - No Meeting**

**Happy Holidays**

**See next page for January's location!!**

### 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:*

I think that if we try hard enough we can close this year out on a positive note, maybe not business wise, but on a personal level. The pandemic is behind us. We can celebrate the holidays with our family and friends again. That to me has always been priceless and I for one am very grateful for that. Re-evaluate your business operation. Retool as needed. Be ready when the market comes back!

From all of the CAHI Board and their families to all our members and their families, please have a happy and safe holiday season!

Enjoy!

Stan

*"In the middle of every difficulty lies opportunity." – Albert Einstein*



**Our guest speaker will be *Joe Ferry*, The Home Inspection Lawyer. Joe is nationally recognized as an expert in home inspection claims. The Joe Ferry team has responded to over 3,000 merit-less claims during the last decade as the preeminent attorney in the home inspection industry. Their mission is to educate and advocate on their behalf against clients looking for someone to blame for their own misfortune.**

January 5, 2023

5:00 pm - 9:00 pm

\$99.00

3 CE Credits

780 Bridgeport Ave

Shelton, Connecticut 06484

Register at <https://ctinspectors.com/event-registration/>

# If These Walls Could Talk: Managing Risk With Old House Inspections



By [Tanner Weyland](#)



When you perform a home inspection on an old house, you're turning a page in history. You see historical construction methods, old or outdated materials, and fascinating (or worrying) structural designs. This makes old houses and historic homes both exciting and risky to inspect. Time leads to decay, shoddy repairs, and concealed defects, which can turn into a complaint call or a claim if you're not careful during an old house inspection.

Meanwhile, statistics show that home inspectors are increasingly likely to encounter older homes during inspections than newer ones. The National Association of Home Builders ([NAHB](#)) analyzed the 2019 American Community Survey (conducted by the [U.S. Census Bureau](#)) and found that a surge of US homeowners live in houses over 50 years old. For example, in 2009, 30 percent of owner-occupied housing stock was over 50 years old. When they measured it again in 2019, that percentage rose to 37 percent.

There are a few reasons for this movement: the first, of course, is time. More houses are built every year than are torn down. This causes the housing stock to increase, while the old homes remain and continue to grow older. Second, older homes offer some of the best options for affordable housing with desirable locations. Consequentially, homeowners trying to save money are remodeling older homes to meet modern expectations rather than tearing down old houses to build new.

So what does this mean for you? We will explore what to expect and how to avoid risk when inspecting an older home.

## What common issues will you find during old house inspections?

The age of old homes that you can expect to see fully depends on your area. **Census data** shows that the highest median home age is in the northeast of the country. This makes sense when we recall that American settlements began in the east and moved westward. Of the inspectors we interviewed, many from the east coast had inspected homes older than the founding of this country in the 1700s. In other parts of the country, you can still expect to find old homes to inspect that are over 100 years old.

Whether they're 50 or 300 years old, older homes present similar strains of issues. According to our interviews, these are some typical issues to watch for during inspections.



### Framing and Structure

Popular architectural styles and materials change in waves of trends over time. As a result, you may find uncommon or unfamiliar structures in homes over a century old. For example, while stick or platform framing has been used since the mid-20<sup>th</sup> century, houses before then may have balloon framing or post and beam framing. As Dean Currier of **Renovation Consultants LLC** in Maine explains, inspectors inexperienced with these older styles may not know how to identify remodeling **issues related to the home's original structure**.

“A lot of these [older] houses are still standing and were built very well,” Currier said. “But contractors are not familiar with the old framing methods and may remove certain structural framing components of a house that should never have been removed.”

These days, it's a popular remodeling practice to create open space by removing a supporting wall or beam. As a result, the structure may begin to sag—an issue that could go unnoticed until the roof or second floor falls through. This is especially true with post and beam structures, Currier stresses with new inspectors he trains.

“Everything was cut and notched together, hand-hewed, and held together with wood pegs. And if any one of those members is disrupted, you've potentially damaged the structure of the whole home because it all acts as a system,” he said.

## “Not up to code.”

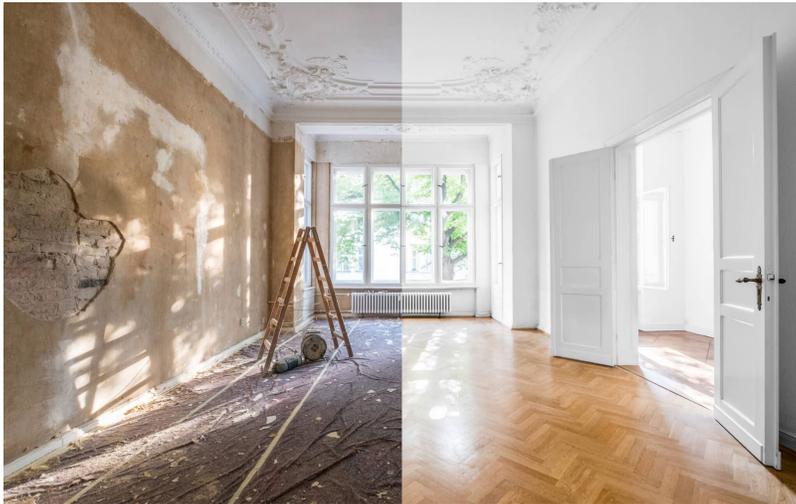
Conversely, some inexperienced inspectors may raise red flags for issues that are not as detrimental as they think on an old house inspection.

“When you see some sagging here and there, [you need] to understand the difference between a structural deficiency, and the fact that the lumber’s not the same size throughout—it’s an old home and that’s the way it was built,” Carrier explained.

The conflict is this: if something is not up to code, is it a serious issue? Sadly, there is no clean-cut answer.

Dusty Jameson of [Inspector Cluseau](#) in Tennessee shared that he is always careful not to turn a normal inspection into a code inspection, just because certain aspects of the construction would not meet current standards. Instead, he reports the irregularity with a boiler plate comment. The comment explains that, although the observed structure does not meet current standards, it’s still stable. He also encourages clients to follow up with a code inspector or contractor.

Many clients actually appreciate the quirks of an older home, especially ones with high-quality craftsmanship. Part of their longevity comes from being able to shift or settle, while remaining unaltered. As Sue Reider of [Keystone Home Inspections](#) in Massachusetts always tells her clients, “She’s been standing around for 150 years. She’s allowed to lean a little bit.”



## Remodeling

As mentioned earlier, remodeling can sometimes do more harm than good in an older home. This is especially true for cheap, do-it-yourself remodels or work from uninformed contractors. Without the right reinforcements, even new additions like hot tubs can compromise an old home’s structure, Reider said.

Contractors or homeowners need to account for these changes, along with heavier flooring or other finishings, by reinforcing the structure—and if they don’t, the home inspector should

strive to note any resulting issues they see on an old house inspection. But structure isn’t the only issue—not by a long shot.

Unprofessional work often leads to cutting corners and aesthetic deficiencies. What’s worse, however, are the bigger issues **potentially hiding underneath**. Have their repairs covered up water or pest damage? Have they tried to repair old masonry with the wrong mortar mix? Whatever it is, these mistakes are hard to spot, and they cause serious—and costly—problems for old homes in the long run.

To avoid missing these issues while inspecting an old house, look for common signs of remodeling, such as:

- Areas with newer paint
- Modern architecture, design aesthetics, materials, or finishings that don’t fit the home’s period
- Areas that appear to be added on (porches, extra rooms, nooks, etc.)

You can also cover your bases by encouraging clients to look up permits for any construction performed.

## Outdated Systems and Materials

The major components and systems in a home have expiration dates. With newer homes, there's a good chance you won't live there long enough to notice. But with old homes, you should learn to expect them.

The HVAC system (if there is one at all) is often damaged or outdated. The roof, if it has not been replaced or repaired, will have had plenty of wear. Water damage is almost always an issue. It can feel overwhelming once you consider all the systems that may need to be replaced. Thankfully, you can make your home inspection of an old house easier by knowing the life expectancy of each major component.

"Everything has a life expectancy. Every single thing," Bryan Finley of [California Property Inspections Inc.](#) shared. "So, if you just figure it out, 'How long is this pipe rated for?' Oh, it's rated for 40 years and it's been 80. We better have this checked."

Below are some common issues arising from outdated materials and systems that you should be aware of while performing an old house inspection.

### Electrical

When talking about [electrical issues](#) for an old house inspection, knob-and-tube wiring always comes up.

"In my experience working on all the homes, it was very common to open up the wall and see a 10- or 12-foot section of knob and tube wire where all the insulation is just completely gone off it, and all the timbers are all charred and burned," Currier said.

Knob-and-tube wiring was the predominant wiring method from about 1880 to 1940 (Croft & Summers, 1987). Knob-and-tube wiring is characterized by "knobs" and "cleats," which run wire along property walls, ceilings, and beams. Meanwhile, "tubes" run wires through beams and partitions (Myers 2010). Although remnants of knob-and-tube wiring exist today, this type of wiring system is generally considered obsolete due to its lack of a grounding conductor, its susceptibility to deterioration, and the modernization of wiring methods to meet increased demands for household electricity.

Another issue is aluminum wiring. This is more common in old houses built between the '40s and '60s, Reider said. He continued on to warn that many older homes, even with electrical upgrades, will likely have at least one case of ungrounded receptacles, energized switches, or energized fixtures. Simply put, expect to perform a lot of testing.

### Plumbing

Chad Fabry of [StructureSmart, LLC](#) in New York has learned that many of these older homes have outdated plumbing. Thankfully, this makes your reporting a bit easier.

"You can say, 'All of the plumbing is obsolete. Expect to replace all of the plumbing,' rather than listing 12 defects and naming them out," Fabry suggests.

[Plumbing is a common concern](#) because it is difficult to see, and it's usually not replaced or checked until an issue arises. Also, the plumbing's condition depends on the material used.



"Unless they've updated [the plumbing], you'll always see cast iron pipes. You often will see a lead pipe. You will very, very often find little pinhole leaks. Below that, you usually see a little brown stain on the floor where it's

dripped through,” Reider said. “Some of [the leaks] are really, really bad. Others are just starting [to form]. But that’s a very common finding on the antiques.”

To overcome this, many inspectors use **sewer scopes** to evaluate otherwise-inaccessible pipes. In fact, due to the prevalence of **cast iron drain lines**, Finley requires it for homes built before 1968.

“Always, always, always order a sewer line inspection for a house built prior to 1968,” Finley pleads. “There’s a bunch of case laws where the inspector didn’t recommend [a sewer scope] and there was a problem. And that pipe is \$10,000 [to replace].”

Furthermore, you will see during home inspections on old houses that they often have poorly maintained **septic systems**. If the home has since been connected to the sewer line, the septic tank or barrel may not have been properly decommissioned and filled, which can cause issues for the homeowners if it collapses or releases noxious gases.

## Pests

Termites and powderpost beetles can greatly impact the structural integrity of an older building. When a home has stood for a long time, or is mostly made out of local timber, these **pests** have plenty of time to secretly destroy the home from the inside by eating at the wooden support beams and walls until the already-strained structure is compromised. Many years, and many little mouthfuls of wood later, you have a lawsuit against an unaware inspector. Powderpost beetles can easily hide from an inspector’s eyes, since they cause slow and steady damage from within the heart of the timber they were hatched in.

“Powderpost beetles will go in and lay their eggs, and the larvae will feed off the starch in the wood. It’s a continued life cycle,” Currier said. “Then, they basically turn a post or a beam into powder from the inside out.”

No less concerning than powderpost beetles, termites can spread quickly and should be reported if you are offering a pest or termite inspection on an older house. If inspecting for pests is not within your **standards of practice** (SOP) or the scope of your inspection, report the evidence you saw and suggest that your clients have a pest inspection performed.

To prepare for potential pests, Currier suggests researching your inspection area to see if it’s prone to powderpost beetles or termites. If you’re inspecting in a forested region, you might find records of common insects likely to infest nearby homes.

## Toxic Materials

Some of the materials that builders used in construction, particularly in the mid-to-early 20<sup>th</sup> century, are toxic. Asbestos and lead paint are common concerns for people moving into older homes. The issue for home inspectors, however, is that SOPs often exclude asbestos and lead paint from the scope of an inspection. That does not stop clients from worrying about it and potentially suing you if they find asbestos or lead down the road.

To prevent this, tell clients in person and in the report to get a professional to test the home for toxic materials. For example, Jameson includes an environmental section in every report for properties within a certain age.

“I’ve got three different things at the bottom [of the report] that talk about lead-based paint, asbestos, and buried oil or fuel tanks,” he said. “Those things are only going to be present on an older home. So, as I’m writing my report, if the home was built before 1980, that’s where I start triggering some of those comments to automatically populate.”

# Managing Risk with Older Homes

With all the issues that come with remodels, faulty materials and systems, and the natural wear and tear of time, are old house inspections worth the risk? Absolutely. In fact, many inspectors actually prefer inspecting older

homes to newer ones. But you need to take some preparations to protect yourself and your business that you would not need with newer homes. The inspectors we interviewed recommend the following steps.



### Get trained.

You don't know what you don't know. Therefore, the first step to properly inspecting an old home is to get training from someone who does know what to look for. While training new inspectors, Reider exposes them to unusual defects that they should recognize in the field: post and beam construction, vermiculite, knob and tube wiring, Federal Pacific panels, and asbestos tiles, to name a few. Even having a mentor to turn to with questions after training can eliminate uncertainty.

Since so many aspects of older homes are out of date, many training courses will not cover them in depth. In cases like that, nothing beats practice. Finley recommends offering your services to flipping companies that renovate old homes. Offering to inspect before they begin their renovations can give you a great training ground for evaluating older components on your own.

On top of hands-on experience, never forget the importance of personal research, Fabry explains.

"The greatest resource is cracking a book," he said. "If you want to study old houses, you need to study old house construction techniques, recognize when those techniques were in play, and when they progressed on to the next style."

### Be thorough.

For older homes, allocate enough time to catch all the common major defects (mentioned above) that come with an old home, as well as the issues coming from layers of remodels. Finley typically reserves double the time that he would take on a newer home, whether that means 4 hours or a whole day.

Along with allocating more time for thoroughness, price yourself accordingly. To minimize pushback, educate and set expectations with your clients about the unique challenges of older homes. Even with extra time, you can't expect to get every defect. For example, Fabry informs clients that many aesthetic defects in newer homes are less detrimental in older ones.

"[I tell them], 'I'm going to be in this house for six or eight hours out of 200 years. Understand, I won't find everything wrong with it. If you've got peeling wallpaper, peeling paint, or a broken doorknob, it may or may not make it to my report because there are other things that I'm far more concerned with.' I'm hunting for bear, not for quail," Fabry said.

### Subcontract if you need to.

As much as training and time can help you perform a thorough home inspection on old houses, you can always turn down work that you don't feel comfortable doing. Whether it is testing for toxic materials or mold, finding underground oil tanks, or performing a sewer scope, you should expect to either hire someone to help you, or exclude certain ancillary inspections in your agreement. You can always recommend in the report that your client hire someone more specialized.

### Disclaim, Disclaim, Disclaim

You can often assume that homes of a certain age will have problems associated with their age. While you cannot positively confirm any deficiencies you have not personally seen (and only suspect), you can mention the likelihood of the issue in your report and recommend a more invasive inspection by a professional.

A major disclaimer, or suggestion, that you can give your clients is to pull permits. Pulling permits yourself is outside a home inspector's scope. However, homeowners often avoid obtaining proper permits. Point out obvious renovations for your client so they can do some detective work. If former owners renovated without permits, then they renovated without inspections, Fabry stresses.

Furthermore, while we suggest knowing the life expectancy of certain systems in the home, **do not report components' ages or remaining lifespan**. This is outside of most standards, as it's difficult for an inspector to accurately gauge. Instead, our claims team encourages inspectors to offer general "good," "fair," or "poor" conditions. You might even state that something's in the first or second half of its life. But don't report specific ages or remaining life estimates.

## Protect Yourself with Your Standards

While inspecting an older home, you'll be tempted to say something about a system or component that's outside your SOP. In doing so, you're opening yourself up to increased liability in the case of a lawsuit.

A great example is offering ancillary inspection services that are typically excluded from your SOP. If you're planning to perform lead or mold testing, and your pre-inspection agreement isn't modified to include it, then your agreement won't protect you against claims involving that service.

Another common claim arises when clients accuse inspectors of missing defects that would require a more intrusive inspection to find—something very common in flipped or remodeled, older homes. Most SOPs define a home inspection as a visual, non-invasive examination of a home's physical structure and systems. Because you can only inspect what you can see, you cannot inspect anything hidden from view. By emphasizing and sticking to your standards, they can protect you when a client finds deeper issues that were impossible to catch during your visual inspection.

Now, you can still suggest that they have another professional perform an invasive search for issues you expect to be in an older home. But you have to be careful when reporting something that is technically outside of your SOP. Always disclaim that you are merely offering a suggestion based on what you have seen with similar homes.

## Out-of-Date Homes Require Up-to-Date Protection

The next time you're in a home older than you and your grandparents, you'll want to focus on the job—not worrying about whether you can afford a claim from missing one of its myriads of defects. To get that peace of mind, you need solid coverage and a supportive claims team behind you.

Our claims team has over 10 years of experience handling both general liability and errors and omissions claims for home inspectors. **Apply today** at no obligation to receive a general liability and errors and omissions quote.



# *Surviving the Slows*



With winter around the corner, combined with sustained challenges in the housing market and an uncertain economy, home inspectors remain concerned about the future of their business.

## ***Shifting gears***

We all know the late fall and winter months are traditionally a slower period for most inspectors across the country. However, if they aren't careful this year, they could easily see a slower season turn into an economic blizzard for their business.

While there's no shortage of speculation out there about what our housing market is going to do over the next year, most housing market prognosticators do agree that things are going to be a lot slower in 2023 than they have been in the past few years. And yes, that downturn will obviously have an impact on inspection volume. Yet, it's what inspection business owners do during this downturn that will truly separate the success stories from the failed and forgotten. Here's how to pivot now and improve your odds of becoming a success story when the tale is told.

## ***Driving & delighting***

As incoming leads become scarcer and home inspection business owners are forced to compete more with each other, they must:

1. Drive more new business leads by refining and dialing up your marketing efforts
2. Close more leads and delight more customers by having a comprehensive lead management process in place

We encourage you to explore the other methods and approaches we cover in this series that can help home inspectors not just survive during these slower times, but actually thrive. However, there's little debate that engaging in the right marketing efforts while having a strategic plan for managing the greater customer experience, are always things an inspection business owner should be doing. No matter if economic times are lean or fat.

## ***Upping your marketing game: A list of “must-dos”***

It's simple. When there's less inspection volume, you have to compete more for leads. And marketing is all about promoting your brand in the market to drive more of those leads so you can convert them. However, these days, there are a dizzying number of methods for reaching your audience. But when budgets get tight, it's time to narrow your focus on where you get the greatest ROI. Here are a few key areas you'll want to make sure you're investing in right now:

- **SEO:** At its core, SEO (Search Engine Optimization) is a long-term strategy. So, it's our hope that you've already been investing in this acquisition process. If you haven't, it's time! When there are fewer people actively searching for information related to your inspection services, your website and content have to be showing up online sooner and more often than your competitors. Period.
- **Social Media:** Social media marketing (SMM) is a tremendous way to connect with your audience and differentiate your brand from the competition. The key is to create engaging content that'll resonate with your customers. Don't quite know what this is? Then spending time to discover the answer is not a wasted effort!
- **Email:** Now is a critical time to make sure you're staying connected to previous customers and agents. By sending the occasional email – sharing relevant content, important/interesting updates about your brand, or even a simple holiday greeting – you'll remain top-of-mind when they're ready to engage the services of an inspector.

- **Content:** Content marketing is a strategy that allows you to attract potential customers by providing them with informative and valuable content. Each of the three previous items in this list is part of content marketing, but as a strategy, it can be very effective. Additional content marketing media examples to consider creating for your inspection business include:
  - *Blogs*
  - *Newsletters*
  - *Videos*
  - *Infographics*

As you engage in promoting your business and services in the market, it's important to remember to do it all in a clear, consistent, and branded way. Whether your audience interacts with or has exposure to your brand on a website, on social media, in a marketing flyer, or in an email, you must present it in a way that is unique to your brand's voice, its look and feel (color pallet, logo, tagline), and that it produces the perceptions you wish to convey to your audience.

## ***Managing your leads: A comprehensive approach***

Now that you're successfully promoting your brand with your target audience, expanding awareness, and building interest, you need to ensure that every lead crossing into your brand territory is closed, delighted, and ready to return for another round of awesome – hopefully in the near future. Here's how to greatly improve your chances of nailing this most highly coveted trifecta of business-building outcomes.

### **Incoming**

These days, potential customers expect to find your business and request to engage in the services and products you provide quickly, easily, and in a multitude of ways. Phone, email, text, business and referral websites, social media, and more. The convenience this provides to a would-be customer is immeasurable, but for the inspection business

owner, it means you MUST have a process in place to manage those incoming leads as they flow in from those many sources.

Every incoming lead is always important and should be handled strategically and with care. But right now, especially so. You simply cannot afford to lose a customer because you let an incoming call go to voicemail. Or maybe you missed a text message and then forgot to respond until the next day. Or perhaps you didn't see an email until several hours later because you were on an inspection and then it got pushed down further on the list as the day went on.

The simple act of responding quickly to an incoming lead in our industry is a business imperative. Did you know it's been estimated that as much as 85% of callers who can't reach an inspection company on the first try will not call back? And according to Consumer Reports, 75% of those same callers will not leave a voicemail. It's also been proven that companies who contacted leads within an hour were seven times more likely to qualify a lead than the companies who decided to contact a lead just an hour later and sixty times more than the companies who waited 24 hours or longer.

The bottom line is...if you don't respond immediately or soon after to an incoming lead, the odds of you converting that lead decrease dramatically. If you haven't already, make the investment in establishing a thorough process for managing incoming leads so you can be as responsive as quickly as possible.

## **Closing**

Just because a lead comes knockin', that doesn't necessarily mean you'll get the job. Some inspectors answer their own phones and emails, respond to messages on social media and from their website, and more. They often feel there's no better person to speak to and interact with a potential customer about the services they provide and how they provide them than the owner. And this may be hard for some inspectors to hear, but in most cases, they would be wrong.

The simple fact is you shouldn't be the inspection business owner, the inspector, AND the sales manager. We know this because after a quarter of a century serving inspectors, we've closely analyzed the lifecycle of small- to medium-sized inspection

businesses, and our experience overwhelmingly shows that the most successful ones are those whose owners focus more on doing inspections and growing the brand – NOT managing leads.

An inspection business can and should automate certain aspects of its lead management process. Automated email and text responses, chatbot integration for websites, and more. Consumers have embraced these technological advancements in communication and are willing to complete simple steps in the transaction process. However, according to a survey performed by research firm Clutch, nearly 90% of your customers will still prefer to talk to a real human being at some point. And it's absolutely in your best interest for this to happen!

*For example:* A call comes in and they need a home inspection. Ah, the beginning. This is your opportunity to upsell your ancillary services. To educate, if needed, the caller on the process. To ask key questions about property specifications, access, utility considerations, client attendance, and more. To turn each and every lead and inquiry into an actual inspection – while showcasing what's unique about the inspector and the brand. Can a form or chatbot do all that? Of course not.

## **Delighting**

Your lead management process should be bound together by a strategic thread. A simple idea that guides each step and activity during the entirety of the lead management process and even through the inspection process lifecycle. ***To delight the customer.***

The good news is, if you've established a comprehensive and thoughtful lead management process, you're most of the way there. But it's important to listen, learn, modify, and improve your process over time.

While the bulk of what we covered here was about active leads and turning them into inspections, you must also have a process for leads that don't convert right away. Establishing a process for following up with these leads is just as important as the active ones. And just as you want to delight those converted leads all the way through the inspection lifecycle process – including the final delivery of the report, that last follow-up

email, and even a thoughtful holiday card – you'll want to determine how to do the same for those non-converting leads. Some simple follow-up communications include:

- Email to see if they might still be interested in your services or if you can answer any questions
- Email with content about your process and what makes you unique
- A call or text to see if they still need an inspection or if you can answer any questions
- Email about promotions you're having or new services you provide

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## ACC (America's Call Center):

ACC is a fully integrated customer service and communication-handling solution exclusively for home inspectors – no matter if you're a sole proprietor or a multi-inspector firm.

ACC has 25 years of experience and knowledge of what it takes to successfully navigate more challenging economic cycles. And when budgets are tight, it's good to have a partner that has a history of producing an increase of 15% – 30% in revenue after inspectors begin services while only paying an average of \$2 – \$5 an hour for those services. That's a big boost for such a small investment! We are inspectors' smartest approach to growth and the essential partner that will make all the difference for your business. During this shift in our industry, make a shift for your business. Make a shift to ACC.



## USAA Tips to Be Cyber Smart.

USAA is committed to protecting its members from fraudulent activities and cybersecurity threats. We successfully block millions of network attacks and prevent millions in fraud losses every single day. We encourage you to become a more vigilant online consumer by reviewing and embracing the following tips.

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### Fraudsters are smart, but you're smarter.

- **Identify the imposter.** Imposters pretend to represent USAA, another bank, a government agency or close family member. These fraudsters are impersonating USAA employees through text and phone calls. Even if it looks or sounds like us, we'll never call you and ask for login information or one-time codes. Ever.
- **If it's too good to be true.** You found that perfect job online. You get hired quickly and receive a check to buy supplies. You're asked to deposit the check and send back the money you don't use. Unfortunately, their check bounces and now you're at a loss. If you're ever asked to deposit a check and send money elsewhere, don't do it. It's a scam!
- **Protect yourself from phishing emails.** Pay attention to any email claiming to be a bill or a security alert. If anything looks odd such as misspelled words, your name not appearing on the email, links that don't appear to go to the right place, requests for you to "verify" account or personal information, delete the message and report these requests to [abuse@usaa.com](mailto:abuse@usaa.com).
- **Recognize pressure tactics.** Fraudsters will create a false sense of urgency to get you to act. Don't fall for it.
- **Go to the source.** Trust your gut. If you're questioning the person who called you, texted you, or sent you an e-mail, hang up and call the phone number on the back of your card. Visit [usaa.com/scams](https://usaa.com/scams) for more information.
- **Be a smart sender.** Never send money to someone you don't know in real life, especially through third party services such as Zelle®, Venmo and Cash App. Don't send a payment with gift cards. Legitimate businesses will never request a gift card to satisfy a bill.

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### Stay secure with these best practices.

- **USAA won't ask you for that.** We'll never call you to request a one-time verification code, USAA PIN, password or other personal identification details.
- **Look for USAA's Security Zone.** USAA emails include a Security Zone box in the top-right corner with a personalized stamp, your first and last name and the last four digits of your member number.
- **Enable multifactor authentication.** USAA offers a "remember me" feature to help you login without compromising security.
- **Use strong passwords.** Traditional passwords aren't secure enough. Use the strongest authentication options provided, and don't share or save these details on public devices.

- **Monitor your accounts frequently.** Keep a close eye on your accounts, respond to fraud alerts and report unauthorized transactions right away.
- **Don't respond to unsolicited messages.** Ignore and delete random texts and e-mails that ask you to click a link or provide personal information. Don't ever click links from untrusted sources.



## SEASONAL SAFETY

# Enjoy a Safe Holiday Season

Holiday safety is an issue that burns brightest from late November to mid-January, when families gather, parties are scheduled and travel spikes. The holidays looked a lot different last year due to the pandemic. Do we still need to be concerned?

According to the Centers for Disease Control and Prevention, to protect adults and children not eligible for vaccination, everyone who is eligible should get vaccinated. Even those who are fully vaccinated should continue to wear masks indoors and avoid crowded spaces. Of course anyone who has symptoms of illness should stay home. Outdoor gatherings are safer than indoor, in-person gatherings.

CDC also urges people to delay travel until they are fully vaccinated. When gathering with people from multiple households, consider taking a COVID-19 test prior to the event to further reduce risk.

Following is additional, tried-and-true advice to ensure your family remains safe and injury-free throughout the season.

## Traveling for the Holidays? Be Prepared

While many will choose to stay home this year, if you do travel, be sure your vehicle is in good running condition, get plenty of rest and be prepared for any emergency. Traveling by car during the holidays has the highest fatality rate of any major form of transportation based on fatalities per passenger mile. In 2020, it is estimated 163 people died on New Year's Day, 485 on Thanksgiving Day, and for Christmas Day, it is estimated 340 lost their lives, according to Injury Facts. Alcohol impairment is involved in about a third of the fatalities.

Stay safe on the roads over the holidays — and every day:

- Prepare your car for winter and keep an emergency kit with you
- Get a good night's sleep before departing and avoid drowsy driving
- Leave early, planning ahead for heavy traffic
- Make sure every person in the vehicle is properly buckled up no matter how long or short the distance traveled
- Put that cell phone away; many distractions occur while driving, but cell phones are the main culprit
- Practice defensive driving
- Designate a sober driver to ensure guests make it home safely after a holiday party; alcohol or over-the-counter, prescription and illegal drugs can cause impairment

## Decorate Safely

Decorating is one of the best ways to get in a holiday mood, but emergency rooms see thousands of injuries involving holiday decorating every season.

When decorating follow these tips from the U.S. Consumer Product Safety Commission:

- Keep potentially poisonous plants – mistletoe, holly berries, Jerusalem cherry and amaryllis – away from children
- If using an artificial tree, check that it is labeled “fire resistant”
- If using a live tree, cut off about 2 inches of the trunk to expose fresh wood for better water absorption, remember to water it and remove it from your home when it is dry
- Place your tree at least 3 feet away from fireplaces, radiators and other heat sources, making certain not to block doorways
- Avoid placing breakable ornaments or ones with small, detachable parts on lower tree branches where small children can reach them
- Only use indoor lights indoors and outdoor lights outdoors, and choose the right ladder for the task when hanging lights
- Replace light sets that have broken or cracked sockets, frayed or bare wires, or loose connections
- Follow the package directions on the number of light sets that can be plugged into one socket

- Never nail, tack or stress wiring when hanging lights and keep plugs off the ground away from puddles and snow
- Turn off all lights and decorations when you go to bed or leave the house

## Watch Out for Fire-Starters

### Candles and Fireplaces

Use of candles and fireplaces, combined with an increase in the amount of combustible, seasonal decorations in many homes during the holidays, means more risk for fire. The National Fire Protection Association reports that one-third of home decoration fires are started by candles and that two of every five decoration fires happen because the decorations are placed too close to a heat source.

- Place candles where they cannot be knocked down or blown over and out of reach of children
- Keep matches and lighters up high and out of reach of children in a locked cabinet
- Use flameless, rather than lighted, candles near flammable objects
- Don't burn trees, wreaths or wrapping paper in the fireplace
- Use a screen on the fireplace at all times when a fire is burning
- Never leave candles or fireplaces burning unattended or when you are asleep
- Check and clean the chimney and fireplace area at least once a year

### Turkey Fryers

Be alert to the dangers if you're thinking of celebrating the holidays by frying a turkey. The Consumer Product Safety Commission reports there have been 107 turkey-fryer related fires, burns or other injuries since 2004, and \$5.2 million in property damage losses from these incidents.

NSC discourages the use of turkey fryers at home and urges those who prefer fried turkey to seek out professional establishments or consider using an oil-less turkey fryer. If you must fry your own turkey, follow all U.S. Fire Administration turkey fryer guidelines.

## Food Poisoning Is No Joke

Keep your holidays happy by handling food safely. The [foodsafety.gov](http://foodsafety.gov) website from the U.S. Department of Health and Human Services provides some valuable holiday food safety tips:

- Wash your hands frequently when handling food
- Keep raw meat away from fresh produce
- Use separate cutting boards, plate and utensils for uncooked and cooked meats to avoid cross-contamination

- Use a food thermometer to make sure meat is cooked to a safe temperature
- Refrigerate hot or cold leftover food within two hours of being served
- When storing turkey, cut the leftovers in small pieces so they will chill quickly
- Thanksgiving leftovers are safe for three to four days when properly refrigerated

## It's Better to Give Safely

Gifts and toys should inspire joy, not cause injuries. Thousands of children are seriously injured in toy-related incidents every year. Avoid safety hazards while gifting with these tips from the U.S. Consumer Product Safety Commission:

- Toys are age-rated for safety, not for children's intellect and physical ability, so be sure to choose toys in the correct age range
- Choose toys for children under 3 that do not have small parts which could be choking hazards
- For children under 10, avoid toys that must be plugged into an electrical outlet
- Be cautious about toys that have button batteries or magnets, which can be harmful or fatal if swallowed
- When giving scooters and other riding toys, give the gift of appropriate safety gear, too; helmets should be worn at all times and they should be sized to fit

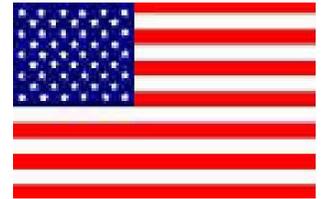
To find out about holiday toy safety and recalls, check the [U.S. Consumer Product Safety Commission website](#).

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		They have served as our primary leaders and in other capacities since 1992.		
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