

# CAHI MONTHLY NEWS



## Presidents Corner

The leadership of CAHI has been relatively consistent over the past 15 years, although we have struggled to maintain a complete complement of board members. However, just as our profession and its environment have changed over the recent months, our board will be no exception. There will be five openings on our board after the September board meeting. I am dedicating this month's President's corner to appeal to the membership to fill those openings. There are nine positions on our board. There are four officers; president, vice president, secretary and treasurer, and five directors. We can also have committee members who can pair up with someone to help complete tasks. Committee members do not have voting privileges, but can have input in all areas of concern and discussion.

CAHI has existed for 30 years because members have cared and have stepped forward to guide it through its paces over the years. Now it is time for a changing of the guard so to speak. We need new minds and bodies to put new life into our organization to begin the next 30 years of CAHI. Help shape CAHI's mission and vision. It can be a huge source of pride and satisfaction. It's an opportunity to learn more about our profession, the laws that govern it, and the businesses and people in your community who support it.

Being a board member also offers you the opportunity to form deeper connections with your peers as you offer service as a dedicated leader. As a board member, you often get opportunities to strengthen your integrity as an individual inspector in the business community, which can translate to more business.

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## Meeting Date!

**April 26th**

**Presenter -**

**Paraco Gas**

**7:00 - 9:00 pm**

**Location -**

**TBD**

**Check Our Website  
Events for location  
update and more  
events.**

## 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 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:*

Step forward and begin to help shape your organization and ultimately your profession by joining the CAHI board. Just like any other board or organization, an influx of new “blood” stimulates the organization and can open it to new ideas and directions. As a stipend for your service, your membership fee and the fee for the law seminar will be waived. Come to the June Board Meeting and begin to settle in and get a feel for the procedure.

Contact me directly at 203 257-1694 or at [s.bajerski@sbcglobal.net](mailto:s.bajerski@sbcglobal.net) or email us from the website and we would be happy to walk you through what would be required as a board member. You won't regret it!

Stan

*“Volunteers do not necessarily have the time; they have the heart.” – Elizabeth Andrew*

# LAST CALL!

## CAHI SCHOLARSHIP PROGRAM

**\*As of publication there have been No applications received. The deadline for submission is 30 April.\***

CAHI offers scholarship funds to deserving candidates. **If you are a family member of a member of the Connecticut Association of Home Inspectors, Inc.,** you can apply to receive up to a \$1,000 scholarship. CAHI offers scholarship funds to the most deserving candidates. Candidates must be currently enrolled in a college, university or trade school or accepted to enter enrollment in 2023.

Go to CAHI website under Helpful Information.

Click [here](#) for the application instructions.  
Click [here](#) to lead directly to the application.

# Stamford resident loses over \$425K in wire fraud scam while trying to buy a home: Police

Author: Jennifer Glatz (FOX61) Published:  
11:54 AM EDT March 20, 2023 Updated: 11:54  
AM EDT March 20, 2023

Police said the suspect managed to intercept the emails between the resident and a realtor, tricking the resident into losing over \$425,000.



STAMFORD, Conn. — Stamford police are reminding residents to be vigilant after a resident more than \$425,000 in a wire fraud scam.

Police said that one of their financial crimes investigators was contacted on March 10 by a resident and local realtor who reportedly fell victim to the fraud.

According to police, the resident was trying to buy a home in Fairfield County, but a suspect had somehow infiltrated the email conversation. Because of that, they managed to trick the resident into wiring \$426,0000 to a fraudulent account. The scam is often referred to as a business email compromise, or BEC, police said.

Investigator Stempien, a task force officer with the FBI Cyber Task Force out of New Haven, confirmed that the resident filed an Internet Crime complaint with the FBI, and they were already working to freeze the account.

Stamford police said that thanks to the quick work of the FBI, around \$425,000 out of the money lost was able to be frozen, recovered, and returned within days to the resident, who went on to finally buy the home.

Police said that it's important that these types of scams are reported to the banks and law enforcement as soon as they happen.

"We are very pleased with the outcome of this case, but unfortunately, other victims are often not as lucky as the suspects often move funds before the victims even realize they have been scammed," the department said.

The FBI encourages anyone that is a victim or knows a victim of cyber fraud to [report it here](#).

# Managing Client Expectations

By Kendra Budd, Editor

There are a lot of misconceptions on exactly what a home inspection entails—often frustrating a home inspector's clients. Over the years, the myth that a home inspector can and will find every and any problem in a home has become increasingly harder to subdue. This leads to trouble later down the road, once a client feels as if they have been "cheated" by their inspector.

We've talked about in the past how your pre-inspection agreement will be your best line of defense when it comes to potential illegal allegations (search for Pre-Inspection Agreements on WorkingRE.com). However, what if you could avoid a client's anger before the inspection even begins?

Learning how to manage a client's expectations before and even during the home inspection could save yourself a headache later down the road. Many people tend to oversell their capabilities in order to grow their business, but as a home inspector that is possibly the worst thing you could do. From your website, to your communication skills, to walking through the pre-inspection agreement with your client—these can all have an impact on your customer satisfaction.

Here's some best practices on managing client expectations.

## Never Oversell

The biggest problem home inspectors may face, is overselling their business. Much of this comes from advertisements and websites. Obviously, you want your business and services to stand out above the rest, but you never want to be dishonest. We're not saying that you should by any means undersell your business, but you can make your business sound better than others without overselling either. You want to find a way to market your services in a way that is both appealing and honest to potential clients.

The reason you never want to oversell is because you don't want a client to turn around and sue you later down the line because you exaggerated your services. An example of this could be using the cringe-worthy slogan "we can see through walls with infrared technology." Most home inspectors would never dare to even think about saying something like this, but there are other inspectors who do.

Let's say that same inspector gets sued months later because they weren't able to see mold growing in the walls—and now their client's house is infested. Even if this inspector had a pre-inspection agreement outlining this was part of their excluded services, the client could argue that through their website, advertising, and communication, they were being dishonest. Who would dare say they can see through walls if they actually can't? A slogan like this could spell out big trouble later on.

So, how do you properly sell your business to a potential client? Answer questions, be honest, and always bring it back to the positives. If a client asks you about a specific service, and you don't provide that service, don't be afraid to be upfront about that fact. Don't twist words around to make it sound like you do. Before you think you've lost a client, take a breath and bring it back around to a service that you do provide.

This can look like: "I'm sorry. Unfortunately, we don't offer X service, but we do offer a Y service." This is a sales tactic that is used everywhere, even in department stores. This allows you to be honest with your client, while still maneuvering them to the reasons why they should hire you, instead of the other guy.

This tactic allows you to sell your services ethically and honestly, without facing future repercussions. By accurately selling your business without under or overselling it, you will be guaranteed to see less client complaints and more customer satisfaction. Which in turn will grow your business and reputation.

## **The Pre-Inspection Talk**

Now comes the pre-inspection talk, also known as the driveway talk. You want to have this conversation with your client before you step into the house. This is when you're going to want to go over the pre-inspection agreement in great detail, answer any more questions, and reiterate what your inspection and walkthrough will entail.

First and foremost, don't show up on time...show up early. Showing up just five minutes early will make you look efficient and reliable—which could give you a leg up on getting recommended more. Once you've arrived, go over the most imperative parts of your pre-inspection agreement again. How many times have you been told to read and accept the terms and services on a website? Have you actually read through it all the way? More than likely, you skimmed it. The same can be said about pre-inspection agreements. Make sure your client has a full understanding of exactly what they signed. Otherwise, they could argue that your clauses were misleading. By verbally going over this, you can ensure they fully comprehend the agreement.

When you are going over this information, keep a nice even pace—don't rush your client. Look up often to be sure they are listening and taking in the information correctly. Allow time in between each clause for your client to ask any questions they may have; this way they don't forget any of their questions. Also, you want to make sure when explaining the clause that you're not talking as a home inspector. You want to communicate in terms that your client will easily understand.

Finally, once you have fully gone over the pre-inspection agreement, and you feel confident that your client has a clear grasp of it, you'll want to explain the inspection in detail. Let them know what spaces you're searching and what you're looking for in each one. Most importantly let them know the why. When a home inspector walks into a person's home, the truth is the client usually has a vague understanding of what you're doing and why you're doing it.

Explaining your process in detail, in an easy to digest kind of way, will allow the client to not only comprehend the services you provide but also ease their anxiety as well. Let's be honest, it's awkward when a stranger comes into your home to provide a service, and you're not exactly sure what that service entails, which is why it's also good to be forthcoming even during the inspection.

## During the Inspection

Let's face it, people are nosey and they're going to want to know what you're doing during your inspection. Many inspectors find this to be a nuisance or even a safety hazard, which is why it's best to work with your client, rather than against them.

Let your client know that you will need at least an X amount of distance—whatever you deem is necessary. However, you never want to tell a client you need full and complete space during the inspection. This is actually a great opportunity for you to explain to your client what is going on during the inspection, this way they better understand their report later down the line.

Think about it this way: when you go to the dentist, your dentist knows you're more than likely nervous to some degree. This is why dentists tend to talk through the procedure, and even ask you questions, no matter how annoying you may find it. This is to lessen your anxiety; the same method could be used during your home inspection.

Not to mention, it actually could be very beneficial to have your client with you during the inspection because they might know about a problem that you can't find or see. Many times, clients second guess themselves, and if you don't find an issue in your report that they suspected was going on, they might just forget about it altogether. Asking your client if they have any specific concerns in their home should be the first task. So long as it's in your scope of work, it will be beneficial to your rapport with a client to get this solved first. This will also allow your inspection to go faster.

So long as your client understands the safety measures needed to complete a home inspection, there should be no problem allowing your client to accompany you, ask questions, and point out concerns.

## Final Thoughts

We've all heard it before, "the customer is always right!" Well that simply isn't a true statement. It should be, "The expert is almost always right." Almost, being the key word, because your clients must know that you are by no means a superhero that can see through walls.

Managing your client expectations is by no means an easy task, but with practice you'll start to become an expert at it. Soon enough, you'll be able to procure a script of all the need-to-know information your client needs. Most importantly, managing these expectations will protect you and your business. By preparing your client for the services you can and can't provide, going over their pre-inspection agreement, and helping you with parts of the inspection will make it less likely for them to call back with complaints, and more likely to call back with referrals.

Stay safe out there!

## **About the Author**

Kendra Budd is the Editor of Working RE magazine and the Marketing Coordinator for OREP, a leading provider E&O insurance and General Liability policies for home inspectors –trusted by over 12,000 professionals. She graduated with a BA in Theatre and English from Western Washington University, and with an MFA in Creative Writing from Full Sail University. She is currently based in Seattle, WA.



## Heat Waves and Heavy Rain: Safety Tips for Home Inspections During Extreme Weather



By [Alyssa Cink](#)

April 1, 2023

Last Updated April 3, 2023



Inclement weather means different things across the United States. If you live in Utah, like much of InspectorPro's team, a few inches of snow overnight is small potatoes for the average commuter. By comparison, that same snowfall in southern California is a rare sight that might send schools and workplaces into a frenzy.

This makes us wonder: Do home inspectors get snow days? Which weather conditions do home inspectors worry about the most, and why? If taking a rain check isn't an option, what can you do before and during the inspection to avoid accidents and write a quality report?

We spoke with home inspectors and did our own research to help you weather your region's storms.

## Home Inspections During Extreme Weather: The Advantages

First, it's worth noting that some "bad" weather, while challenging for a home inspector, isn't inherently bad for the inspection. On the contrary, you can tell a lot about a house's integrity when you see it under pressure from the elements. For this reason, some home inspectors embrace and even prefer challenging weather conditions to mild, sunny days.

Take rain, for example. Observing a house during a rainstorm creates ample opportunities to catch leaky roofs, poorly sealed windows, and flooding in action, writes Forever Home Inspection of Oklahoma and Iowa.



Snow and wind, too, paint a clearer picture of a home's overall safety and comfort. Pristine Inspections & Testing of Illinois explains that frigid temperatures make it easier to observe freezing plumbing, detect drafts and poor insulation, test the heating, and observe how the roof system holds up to the weight of snow and ice. Furthermore, icicles and ice dams on the roof can indicate a host of existing and future problems for the owners. By reporting ice dams, you can advise your client to watch for bad gutter drainage, gutter damages, interior water intrusion (in the roof and drywall, for example), mold, and more.

When conditions turn snowy, windy, rainy, or excessively hot, these kinds of observations can transform a good report into an excellent one. As the saying goes, the hottest fire produces the strongest steel. Meanwhile, without the right experience and precautions, the same inspector who's forged in one fire may be lost in another.

Let's consider some of the challenging conditions you might face while performing home inspections in bad weather. Note that we won't cover all possible storms here, like hurricanes or tornadoes. Every inspector should research seasonal expectations for their unique regions.

## **The Dangers and Disadvantages Home Inspections in the Rain**

Clients and realtors may ask: "Is it possible to perform a home inspection during a rainstorm? Can you inspect a roof in the rain?" But the answer isn't always a straight "yes" or "no."

Not every city gets snow. But every home inspector deals with rain—though how much and how often certainly varies. While Jeff Bissonnette of JDB Property Inspectors LLC does get rain in southern California, it's more predictable than what inspectors in Florida and Hawaii might face, he said.

"My business partner, he's in Florida, so he and I talk about [weather] all the time. It's like, 'Yep, I was out, it was 85 degrees this morning doing the inspection. By the time I was done, it was pouring rain. I couldn't see driving home because it was raining so hard,'" Bissonnette relayed.

Rain affects more than just your drive. When you perform a home inspection in the rain, be cautious of a slippery roof. Whether caused by the rain itself or from lingering moss, slick roofs increase your risk of falling.

Crawlspaces can get flooded or muddy as well. While many inspectors don't mind a little mud, a problem arises when crawlspaces have hanging, exposed wires—i.e., potential electrocution, Bissonnette said. The same goes for inspecting outside electrical panels and even some pool equipment. In any case, electricity and water don't play well together, he explained.

Not to mention, when rain leaves soft, muddy soil behind, you'll want to be careful where you place your ladder. A ladder that sinks into the mud might seem stable at first, Bissonnette said. The higher you climb, however, the more your center of gravity changes. Before you know it, your ladder is sliding in the mud, taking you with it.

## **Windy Home Inspection Conditions**

High winds, either alone or paired with rain, pose several risks.

Wind is loud, it throws off your balance, and it lifts debris into the air, thus inhibiting your visibility. Plus, without the obstacles of trees and buildings as a barrier, wind travels faster and stronger the higher up you go. Whether you're climbing a ladder or walking on a roof, a big gust of wind is a recipe for a bad time, said Jamie Miller of Gold Key Inspection Services, Inc. in Indiana.

"I think wind is the most dangerous. We don't have [what] you would consider hurricane winds or anything like that here. But today, I think they're predicting gusts up to 50 miles per hour. And so, if you're considering getting on a roof in that wind, I just think that's not a wise thing to do," Miller said.

## Lightning During a Home Inspection

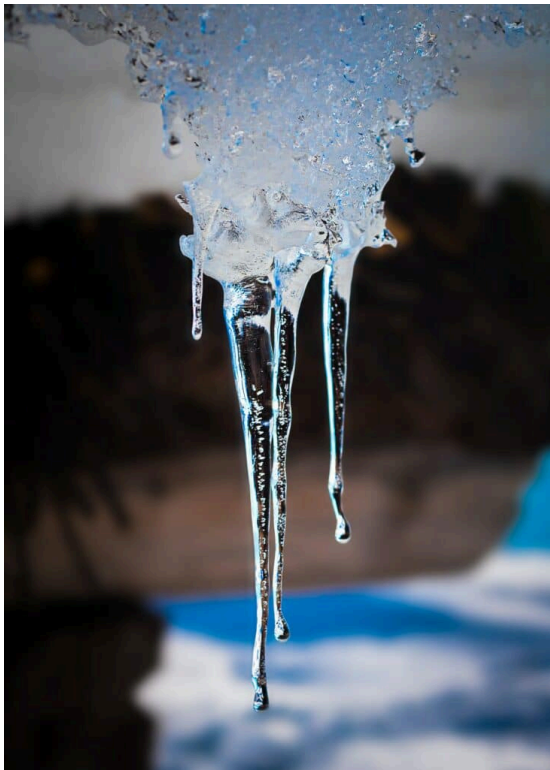
According to the Occupational Safety and Health Administration (OSHA), thunder always includes lightning. Lightning can strike up to 15 miles from its originating storm, even with clear, blue skies overhead.

When you think of lightning during an inspection, do you picture a cartoon-style direct strike? Sadly, that isn't the only risk you need to worry about.

Metal, one of the safest materials for redirecting and containing lightning strikes, helps prevent fires and danger to people inside the home. All the same, metal is still a conductor. Touching anything metallic increases your risk of electrical shock in a storm. Getting wet decreases your natural resistance even further. Therefore, if you're soaked from the rain, an electric shock could shift from uncomfortable to deadly, writes Danit Brown in an Indiana Public Media article. Therefore, you don't want to get caught in any path a conductor creates for lightning, like wires, plumbing, or other metal surfaces.

It happens. In September 2021, two men—ages 60 and 20—were caught in a lightning strike. The younger man suffered serious injuries, and the 60-year-old man was killed. Both were standing on ladders.

## Home Inspections in the Snow



In many states across the U.S., home inspections in winter create a perfect storm of cold weather challenges. Along with previously mentioned conditions like rain and wind, you'll likely need to prepare for snow and ice.

Naturally, home inspections during snow season are a big topic in this industry. Heavy snow makes it difficult to access and see key areas, such as the roof, foundation, a blocked crawlspace, porches, and staircases, Pristine Inspections explains in their aforementioned blog post. On top of that, snow and ice-covered roofs, driveways, sidewalks, and other exterior surfaces can cause slips and falls.

For this reason, inspectors like Jay Brzezinski of General Home Inspection in Ohio say it's best to avoid walking on freezing roofs unless you absolutely have to. Plus, if you aren't careful, attempting to place a ladder and walk the roof might dislodge heavy, sharp icicles, which are also loosened with wind and sunshine. Dislodged icicles have been known to shatter car windshields, pull down the gutters, and injuring people walking below.

If that weren't enough, prolonged exposure to freezing temperatures without proper clothing can lead to hypothermia, frostbite, and wind chill. Learn about the signs and symptoms in R.J. Home Inspections' excellent blog article.

## Heat and Home Inspections

Exposure to temperature extremes doesn't stop being dangerous once winter's over. Summertime introduces a different, albeit parallel beast for home inspections in bad weather: the beast of overheating.

Without precautions, hot temperatures can also make home inspectors sick. In our attic safety article, we relayed the tragic story of an inspector who suffered a fatal heat stroke because he didn't recognize the signs of heat exhaustion.

In addition to heat stroke, summer temperatures sometimes lead to rashes, exhaustion, and cramps from overheating. It can catch you by surprise. After all, heat naturally rises to the attic. If it's 70 degrees outside, you can expect to face temperatures 10-20 degrees warmer in the attic. And that's if the attic is properly ventilated. Without the right ventilation, temps usually get much, much more scalding, as Bissonnette experienced.

"I inspected the house up in the mountains. Mind you, it was 7,000-plus elevation. By the time I was in the attic, it was about 12 o'clock. It was only 70, 72 [degrees] outside. It was a nice day for the mountains. But 72 is warm at 7,000 elevation. The attic was about 145 degrees," Bissonnette said.

Depending on the foundation, inspectors may face similar conditions in crawlspaces, too, writes Nicole of Divinity Inspection Service. Not to mention, a dark, humid crawlspace or attic is extra welcoming to snakes in the summer. Read more about snake safety for home inspectors [here](#).

## Make a Game plan for Bad Weather

The key to weather safety is having a game plan before you need it. After all, depending on the season, inclement weather isn't always predictable. It helps to plan for the unexpected so you're never caught off-guard.

Keep these tips in mind for those days when it never rains but it pours.

### **1. As OSHA and the National Oceanic and Atmospheric Administration (NOAA) say, "When thunder roars, go indoors!"**

You're likely already aware that lightning is an occupational hazard. But how many of us confidently know the signs and when it's time to act?

In their lightning guide, OSHA suggests:

- Look for darkening storm clouds and faster wind speeds. You might also feel an oncoming strike if your hair stands on end or you hear crackling.
- If you hear thunder, seek shelter. Lightning will likely follow.
- Wait in your shelter for 30 minutes after the last thunderclap.
- If your shelter is a vehicle, opt for something hard-shelled. Convertibles are not as safe against lightning strikes.
- If you can't get inside, avoid the tallest objects around you, like isolated utility poles and rooftops. Additionally, you'll want to stay away from open areas, water, and fencing, according to OSHA's lightning guide linked above.
- Once inside, don't touch concrete walls or floors, plumbing fixtures, electronics, or cords. Remember, if it's plugged into the wall, don't touch it at all.



Furthermore, the Laborers' Health and Safety Fund of North America (LHSFNA) advises workers to:

- Monitor weather conditions (though we understand this one might seem obvious!).
- Look for possible shelter around you so you always know where to run.
- If you're stuck outside in a lightning storm, get off the ladder or roof immediately. Also, remove metal objects from your person, like tool belts.
- If all else fails, crouch down, cover your ears, duck your head, and touch your feet together.

## **2. Hold regular trainings.**

If you run a multi-inspector firm, you're responsible for training employees for emergencies, including home inspections during extreme weather and natural disasters. Miller's company, for example, holds biannual training sessions.

"We have safety training twice a year. And we have protocols written up ...that [employees] have to read and sign every six months [that cover] everything from how to set up your ladder and secure it to safety measures in an attic or a crawlspace. ... We review and talk about [the protocols] and then decide if we need any other PPE," he said.

Discuss and write down your team's action plan for earthquakes, heat waves, winter freezes, lightning storms, hurricanes, and other predicaments your area might throw at you. Additionally, teach employees to recognize common symptoms of excessive heat and cold exposure, and how to take protective measures with a heat index, like before the attic inspection. We include OSHA resources in our attic safety article, but you can find additional materials on OSHA's heat illness page.

As Miller said, personal protective equipment (PPE) is worth reviewing, too. You and your inspector-employees should know when and how to use their PPE, why it matters, and how to maintain it. If your employees push back, remind them: Safety during the inspection always trumps convenience.

## **3. Supply your team.**

Whether you work independently or manage employees, equip every inspector with resources like water. Store extra water in your work vehicle for emergencies, like if you need to cool down from the heat. Furthermore, create first aid kits for both hot and cold weather. For example, if you get stranded on the freeway while driving to an inspection, you never know when some extra warmth or coolness could prevent illness—or even save a life.

## **4. Wear the right clothes.**

Speaking of PPE, be sure to dress appropriately for the weather. This includes protective clothing or gear for less favorable conditions, like mud in the crawlspace after a downpour.

"Do I like to [get muddy] and then have to drive home? No," Bissonnette said. "[That's why I] wear a crawl suit."



Depending on how deep the snow gets, some inspectors use knee-high gaiters to keep their pants dry, or even snowshoes to make the journey less exhausting, as one American Society of Home Inspectors (ASHI) forum thread shows. Miller said he's known inspectors who use umbrella hats in the rain, both to improve their visibility and protect their phones. For his own inspections, Miller says waterproof phone cases work just fine.

In addition to crawl suits, you might opt for cooler uniform options in the summer, and warmer, thicker options for home inspections in the winter. Find detailed tips in this article from REI's expert advice blog.

## **5. Switch your order.**

If you prefer not to reschedule inspections, or you simply can't, consider following Miller and Bissonnette's advice and change your order.

"If we get to a house and there's a downpour going on, really heavy rain and our normal order of operation is to start on the outside of the property, then we may flip the script and go inside, do the interior parts, and then hope that it is done raining or at least a light drizzle and finish up the outside," Miller said.

Or the opposite: If you expect heavy rain, but it isn't raining when you arrive, inspect the outside first. You might have time to wrap up the exterior before the rain starts falling, Bissonnette said.

## **6. Don't rush.**

Whether you're traversing an overheated attic, or traipsing through waist-high snow, you might be tempted to finish the inspection as quickly as possible. Ignore that instinct. Rushing not only increases your chances of slipping, falling, or missing something; it can also dehydrate you faster.

If anything, slow down and pause a few breaths if the heat, cold, or rain gives you trouble. Use the time to assess how you're feeling so you can finish the job safely. In fact, if you feel nervous about conditions in an attic, for example, you might implement a policy like Miller's: Checking in through text messages.

"If you're going to get in an attic that's 90 degrees or hotter, the inspector sends a text to the office when they get in. Then they send a text to the office when they get out, just to let the office know that they're okay and they did not have heat stroke or anything," Miller explained. "And so, if we don't hear from them after five minutes, then the office calls to make sure they're okay."

Steps like this add some time, of course. But with home inspections in bad weather, a slower pace can have a big impact on your safety.

## **7. Watch where you put your ladder.**

When navigating rain (or even hours after the rain), check for mud and ice while finding a spot for your ladder. Even if you don't get hurt from a falling ladder, it could damage yours or someone else's property. In any case, Bissonnette suggests avoiding mud with a ladder altogether.

"I don't put my ladder in mud," Bissonnette said. "Maybe you're not going to risk your safety. But you're going to risk damage to their property. You could start climbing the ladder, you realize it's going over, you jump off and then it falls and lands on the Mercedes."



Also, with the right setup, your ladder can catch you if you find yourself falling. Bissonnette says he prefers to strap his ladder to the eave whenever possible. Then, as he walks, he keeps his ladder's location in the back of his mind. That way, if a gust of wind knocks him off balance, he can try to tuck and roll toward the ladder and grab on. It ensures he always has an out. Worst case scenario, it would at least slow his momentum.

"[The ladder's], what, 12 inches wide? So you have a little more ability to hang onto something if you can get your arm through the rung," Bissonnette explained. "You might go flying around the ladder and fall down. But at least you're hanging there and, hopefully, you got the strength to get yourself back onto the ladder."

We offer more roof safety and risk management advice here, including alternative technology to consider if you can't walk on the roof yourself.

## **8. Know your limits.**

"If you got to look at something and go, 'I don't know if that's safe or not,' you just answered your question," Bissonnette explained.

When your inspection conditions become more challenging, you'll want to know what you can handle confidently. This confidence comes with experience. You need to learn your comfort zone and decide for yourself if you have the skillset to handle various risks. Otherwise, if you try to impress a client by doing something you aren't equipped to do, you can get yourself into trouble.

"There's always going to be some degree of risk in whatever you do. But don't do something stupid just to try to impress your client," Miller said. "I did that one time to get into a crawlspace and then I could not get out and I had to be pulled out by a couple of people. So, you don't want to do things that would endanger your health needlessly. As long as you show you're working hard and you're doing your best and you try to find a solution for [clients], I think they're going to be understanding."

## **9. Communicate with realtors and clients.**

Lastly, while it isn't so much a safety concern as it is a customer service one, be cognizant of how you talk to clients, realtors, and current residents when the weather limits your access.

For example, imagine it's pouring rain and you know the weather will limit your scope. You want to reschedule, but you worry the client or realtor will think you're lazy. Be honest with the client and frame it in a positive light. Bissonnette says clients and realtors will usually appreciate the candor. They might even be on the same page.

“I tell them: ‘I don’t care about getting wet. But I want to give you the best possible [service], and I don’t believe I will be able to because I may not be able to see everything on the roof or get up there,’” Bissonnette explained. “Nine out of 10 times, they appreciate that and they’re willing to work with you.”

If you need to reschedule, give the client or realtor days or times to choose from. Research shows that giving people options also gives them a sense of control. This, in turn, makes them more agreeable. Similarly, if something is inaccessible due to the weather, either offer to return when the weather clears, or recommend follow-up from a specialist.

Finally, include a written disclaimer in your report about any systems or components you couldn’t inspect. Reference your standards of practice (SOP), and document (in writing and with photos) the conditions that barred you from safely and thoroughly evaluating it. Because your report is a snapshot in time, remind clients that the home’s conditions might look different as the weather changes.

“If the roof would be snow-covered, we put a comment right in the report that just says: ‘We cannot evaluate the roof. Please call us when the snow melts, and we would be happy to reinspect it for no additional fee,’” Miller said.

## **If the worst should happen with home inspections in bad weather, have the right coverage for your accident.**

Sometimes, despite all your best efforts, accidents still happen. You get hurt. Your employee gets hurt. You crash your drone on a windy day. The owner accuses you of damaging their property. Your client accuses you of missing an obvious defect. Whatever you’re up against, having the right coverage can get you through the eye of the storm with confidence.

Workers’ compensation, for example, has your back if you or an employee gets sick or injured as a result of your job. It covers medical bills for inspectors hospitalized with heat stroke. It provides wages and physical therapy for the inspector who broke her arm slipping on an icy roof. It’ll even cover funeral costs and lost income to the inspector’s family if a work accident becomes fatal.



What if a seller accuses you of harming them or damaging their property while inspecting in a windstorm, like if your ladder shatters their car windshield? You’ll need general liability (GL) coverage. If you break your own equipment, you would use equipment coverage. Alternatively, E&O coverage handles accusations of errors and omissions—like a foundation crack you couldn’t see due to waist-high snow. Read our E&O and GL comparison article for more examples.

At InspectorPro, we’re your one-stop-shop for stressful accidents or claims a home inspector may face. To get a quote for or ask questions about any of the insurance options we’ve mentioned, fill out a contact form here. We’ll get you in touch with a real, live team member during our working hours. We’re happy to help however we can!



# Carpenter Bees

*Xylocopa species*

## What are Carpenter Bees?

Carpenter bees get their common name from their habit of boring into wood. Carpenter bees do not eat wood but cause damage to structures by drilling circular holes to create tunnels inside wood. Unlike other common bees, such as honeybees and bumble bees that live in colonies, carpenter bees are not social insects and build individual nests into trees outdoors or into the frames, eaves or sides of buildings.

Carpenter Bees Identification

Carpenter Bees Infestation

Carpenter Bees Education



## Carpenter Bees Identification

### Pest Stats



#### Color

Yellow or black



#### Legs

6



#### Shape

Oval and robust



#### Size

1/4 - 1 inch long



#### Antennae

Yes



#### Region

Found throughout the U.S.

## What Do Carpenter Bees Look Like?

Carpenter bees look similar to bumble bees in appearance, but they lack yellow markings on their abdomens. Instead, carpenter bee abdomens are smooth and shiny, whereas bumble bees' have hairy, yellow abdomens.

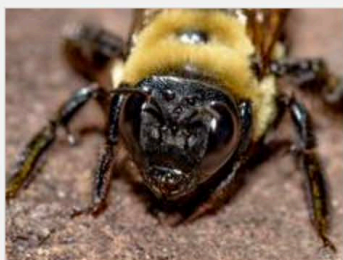
Physical features of carpenter bees may vary slightly, as there are seven different species of carpenter bees across the U.S. and hundreds worldwide. Eastern carpenter bees, for example, strongly emulate the appearance of bumble bees, with sleek, black bodies and a patch of yellow hair on their thorax. Other species like the California and female valley carpenter bees have more metallic, colorful bodies.

## Signs of an Infestation

The most common signs of a carpenter bee infestation are the round, smooth holes that carpenter bees bore into wood. To identify early damage to buildings, homeowners should regularly inspect the perimeter of the home and surrounding property for the presence of these holes and hovering bees.

Since carpenter bees prefer bare wood, painting and staining wood can sometimes help deter them. However, they will occasionally attack stained or painted wood. To avoid carpenter bees and prevent them from entering the home, seal cracks and crevices along the property's foundation and walls with a silicone-based caulk, repair any tears in screens, and keep doors closed at all times.

## Carpenter Bee Photos



Head on photo of a carpenter bee

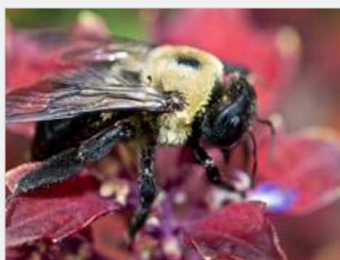


Photo of a carpenter bee covered in pollen



Photo of carpenter bee damage



Photo of a carpenter bee from above

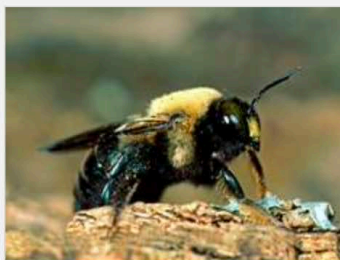


Photo of a carpenter bee, a type of stinging insect

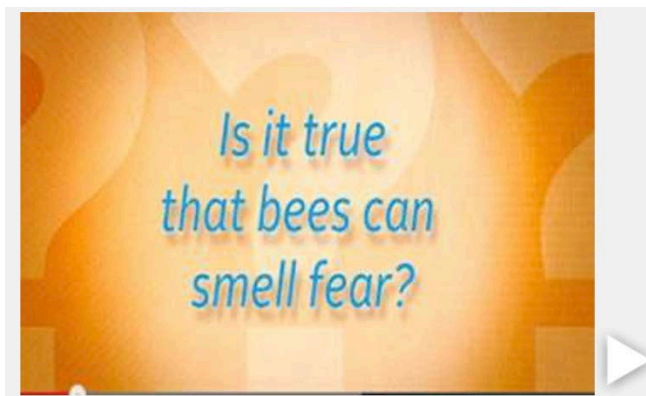


Snapshot of the appearance and distribution of carpenter bees

## Carpenter Bees Infestation

### How to Get Rid of Carpenter Bees

Looking to get rid of carpenter bees? An appropriately labeled insecticide specifically applied to each gallery can help control developing bees in the wood. Following insecticidal application, the holes should be left for the females to enter and come into contact with the product. After time, the holes can be sealed to prevent any overwintering bees from reusing galleries the next year. Proper bee control can be difficult, so it is advised to contact a licensed pest control professional for proper carpenter bee control. A professional has the knowledge to inspect the property for galleries and choose the appropriate treatment method.



## Carpenter Bee Damage

Carpenter bees are a serious property threat and cause structural damage over time if left untreated, especially if they repeatedly bore holes for nesting throughout the property. Furthermore, the large larvae developing into tunnels in homes are oftentimes attractive to woodpeckers that will seek out developing carpenter bees and create more extensive damage to the existing holes.



# Carpenter Bees Education

## Habits

Unlike bumble bees, carpenter bees are solitary and do not live in nests or colonies. Adult carpenter bees overwinter in abandoned nest tunnels where they have stored limited pollen to survive the colder temperatures. The bees that survive the winter will emerge in the spring to feed on nectar, mate and build galleries. They may reuse an already existing gallery or they may excavate new galleries.

Female carpenter bees chew circular holes through wood to make individual galleries to lay eggs and protect their larvae as they develop. They are particularly inclined to build their galleries in soft, unpainted and worn wood, although some species may prefer hardwood. Wooden structures on the property, like decks and fences, are also prone to carpenter bee infestations. New galleries average 4-6" (10-15 cm), long but reused galleries may extend up to 10 feet. As a female creates tunnels, she will bore larger, open areas into the tunnel, called cells, where her young will develop. She will provision each gallery cell with a mass of pollen and regurgitated nectar upon which she will lay a single egg. The female then seals this portion of the gallery with chewed wooden pulp. The eggs the female lays take approximately 36 days to develop to an adult.

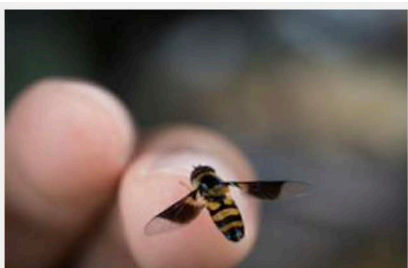
Unlike bumble bees, carpenter bees are solitary insects. The adult carpenter bees hibernate over winter, typically in abandoned nest tunnels and emerge in the spring to feed on nectar.

## Habitat

Carpenter bees do not live in nests or colonies. Instead, female carpenter bees bore circular holes through soft wood to lay eggs and protect their larvae as they develop.

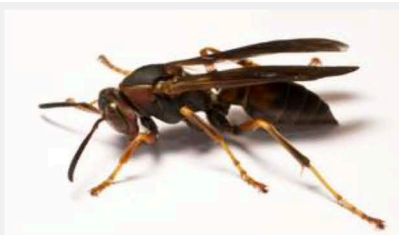
## Do Carpenter Bees Sting?

Male carpenter bees do not sting, but they are territorial and oftentimes the gender that most people come into contact. The males will hover closely to people, especially attracted to sudden movements, but do no more than create unnecessary fear. Female carpenter bees sting; however, it is on very rare occasions and requires provocation.



### Bee Careful!: Expert Tips On What to Do for a Bee Sting

While bees are outside everywhere during the summer, learn what to do if you are stung by one.



### How to Enjoy the Summer Sun Without Getting Stung

The National Pest Management Association is sharing helpful information about stinging insects and tips to prevent any painful stings this summer.



### Rainy Spring and Summer Will Do More Than Dampen Outdoor Plans

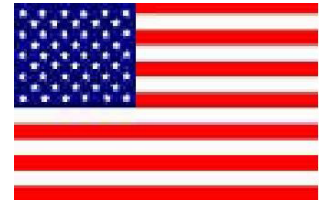
The NPMA today released its bi-annual Bug Barometer® forecast. According to the group's team of entomologists, warm and wet spring and summer conditions predicted for much of the U.S. will contribute to spikes in pest populations nationwide.

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