# CAHL MONTHLY NEWS



#### **Presidents Corner**

February 1990, three days after a snow storm, I had my first experience and exposure to the home inspection industry. My soon to be wife and I were hoping to purchase a small dated cape on nearly 2 acres of land in Shelton, CT.

I was told to meet the realtor and the home inspector @ 10 in the morning on the day of the inspection. Having an extensive "gut rehab" background and being a 27 year old "know it all" I kind of reluctantly went along with the process that my future father in law had arranged.

When I arrived I was greeted by the inspector. We had a brief conversation about the process and what I was going to experience during the inspection. He encouraged me follow and freely ask any and all questions. My inspector was John Vitka.

Now to better understand my experience, this was an estate and the cape that my soon to be wife and I were buying looked as if it had not been improved since the 1940's. John proceeded to check every peach colored cabinet door and drawer in spite of being told "five minutes after I get the call that we have closed the cabinets would be in a pile in the center of the room"..... John had a process and he stuck to the process.

Soon we transitioned to the outside where he proceeded to set up his ladder. He then told me that with the 6" of snow cover it would be impossible to truly gauge the overall condition of the roof to which I responded "Do not bother, the entire back of the house and the balance of the roof is coming off and will be replaced shortly after closing as part of the gut rehab". Up the ladder John went. He brushed away some snow and proceeded to tell me that the roof , where visible, was older and was one of two separate layers..... John had a process and he stuck to the process.

Continued on pg 2

#### **MONTHLY MEETINGS - Details & Info**

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

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

Reservations can be made at our CAHI website.

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

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# **Meeting Date!**

October 25th

**Membership Meeting** 

7:00 - 9:00 pm

John Madaus

"Innovation Media"

Growing Business and Profit through Strategic Creativity

Location - Best Western

201 Washington Ave (Rte 5), North Haven

Check Events page of CAHI Web Site for details and for registration!

#### **Presidents Message Continued:**

John Vitka was an outstanding and well respected home inspector. John was a long time member of our organization and the CAHI family. Sadly John Vitka passed away earlier this month. John presence at meetings and within the industry will be missed.

I begin my second term as your President with a great deal of anxiety but also a tremendous amount of excitement related to the vision and ideas for the organization that the remaining members of the board and the new committee and soon to be new board members have discussed.

We as a board ask for your patience as our new board dynamic evolves and we welcome any and all ideas that may help our organization continue to grow and thrive.

Lastly I would like to express, on behalf of the organization, gratitude to the extensive and long term efforts put forth over the years by the recently departure from the board.

Our last president Stan Bajerski (2 terms as president, 6 years). Over 30 years in our industry and always passionate about his craft.

The extensive efforts and involvement in all things CAHI by Scott Monforte (Past president, vice president, treasurer, director of education, and...and).

The dedicated years of service by Al Dingfelder as a board member and recent Vice President.

The extensive efforts by Jim Enowitch our recent Secretary who was instrumental in CAHI moving forward into the digital age and the integration of our new website.

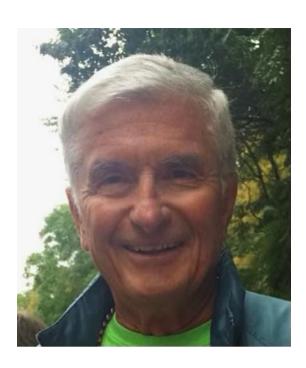
And lastly my thanks to Kevin Morey for always being a voice of reason in board debates as well as being one of the most respected home inspectors in our industry.

It truly is an honor to step back into the president's role and I look forward to what the future holds.

Best.

Dan Kristiansen President

President



## John Vitka Jr.

#### Obituary

It is with great sadness that we announce the recent passing of a long time CAHI member John S. Vitka Jr.

John passed away peacefully on October 5, 2023 with his beloved family by his side. John was a lifelong Connecticut resident. He was born in Bridgeport on April 27, 1938 to Margaret and John S. Vitka, Sr. He is survived by his beloved wife of 64 years, Marie, his sons Mark and David and his daughter Annemarie as well as 11 beautiful grandchildren.

John graduated from Fairfield Prep, Class of 1955, attended Norwalk State Technical College and Fairfield University and was a U.S. Army Veteran. His professional careers were in the fields of Home Building Construction, Real Estate Sales and Pre-Purchase Home Inspections. He started his Inspection Service by becoming a Veteran's Administration Compliance Inspector. He also built specially adapted homes for Disabled Veterans.

John was active in many community activities, including coaching basketball, Little League, Shelton Exchange Club, St. Lawrence Men's Club. He was a member of the Connecticut Home Builders Association, the Bridgeport and Valley Association of Realtors, the Connecticut Association of Home Inspectors, St. Vincent's Medical Center Patient and Family Advisory Council, Ansonia Rod and Gun Club and Sleeping Giant Men's Club.

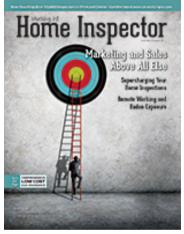
John funeral Mass was held on Thursday, October 12th, 2023 at St. Lawrence Church, Shelton, CT, 06484. In lieu of flowers, the family requests donations to Bridgeport Rescue Mission, (<u>BridgeportRescueMission.org</u>), or a note with your favorite memories of John.

A \$100 donation to the Bridgeport Rescue Mission is being made by CAHI in John's memory.

# Working RE NEWS EDITION







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-Matt Maddox

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"I want to walk into the office and have the staff go, 'Oh man, is that the smile file?I want one of those.' You want to bring something through the door every week that makes them happy to see you, not just tolerate you."

#### **Marketing and Sales Above All Else**

By Isaac Peck, Publisher

Mark Cuban, entrepreneur, investor and owner of the Dallas Mavericks, is fond of saying: "Sales cure all."

While many home inspectors approach the inspection profession with a focus on the technical side and are quick to point out that one needs quality education, thorough training, an experienced mentor, and effective tools, the foundational nature of sales and marketing for a home inspection business is a reality that inspectors know all too well.

Working RE's research reveals that over 10,000 would-be home inspectors purchase prelicensing education or training, either live or in-person, every single year. The promise of being one's own boss, making over six figures (say the training companies!), and building a business is attractive to many. From those 10,000 souls, roughly 50 percent actually complete the training, and a fraction of those graduating students actually "make a go of it" and become a practicing home inspector.

While exact numbers about those newly minted home inspectors are hard to come by, an estimated 60 percent of inspectors fail in their first year, and a rumored 90 percent fail in their first five years.

Talk about a culling of the herd! And what is the biggest reason home inspectors throw in the towel?

You guessed it. Not enough marketing. Not enough sales. (In that order too.)

So, what exactly does it take for a home inspector to market their business and sell their services effectively?

#### **Home Inspector Versus Marketer**

Are you in the marketing business or the home inspection business? The answer is both, right?

Mike Crow, founder of Coach Blueprint and the "Father of Home Inspector Marketing," says that the average home inspector doesn't realize he or she isn't in the home inspection business, they are in the "marketing of a home inspection" business.

"Most home inspectors think they're in a technical business. They're not. They are in a marketing business. That is true of all businesses, but it is especially true of a home inspection business. Providing a good, solid home inspection is absolutely necessary—but it is the baseline. To be successful as a home inspector long-term, whether you want to be a solopreneur or you want to build a multi-inspector firm, you have to understand how vital marketing is. Many truly great and knowledgeable inspectors don't have enough business or simply go out of business because they don't take the time to learn about marketing and sales," Crow says.

While the real estate market has slowed down considerably, Crow reports that his firm is actually up ten percent year-over-year (YoY) compared to last year. "Most inspection firms are experiencing a drop-in revenue right now, but the ones who are really focused on marketing are not. I just got finished last week with my Inspector Marketing Mastermind Meeting. Our guys are blowing it out of the water. They are up 30, 40, and 50 percent over last year!" Crow reports.

#### **Marketing Stackables**

Crow has helped build and sell several multi-million-dollar revenue home inspection firms and has also personally coached over 100 home inspection businesses over the \$1,000,000 revenue per year mark. The advice that Crow shares with his mastermind members and teaches at his conferences is too vast to be summarized in this article, but Crow offers several practical steps home inspectors can take to improve their marketing efforts. Crow calls these actions "stackables"—specific tactics and strategies that should be deployed together and that work together to create a powerful marketing plan. Crow's blueprint for inspector marketing stackables includes:

**1. Visiting Agent/Broker Offices:** Building relationships with real estate agents is a strategy that has been deployed by inspectors for decades, but Crow offers several key techniques that inspectors frequently overlook.

The first is consistency. The number one problem many inspectors have is lack of consistency, according to Crow. "Most inspectors visit an office only two or three times. Or only once every month or two. They don't get enough results, so they stop doing it. Or they get busy, so they stop it. It creates a rollercoaster business where sometimes they're getting work and other times it's slow. Our rule of thumb is: for every home inspector in your firm, you need to visit ten Broker offices consistently, every single week," says Crow.

Secondly, home inspectors need a reason to stop by. Crow recommends having a chocolate, cookie, or candy bowl that you can keep full in a Broker's office. "You need a reason to go in and out every week. It could be cookies, popcorn, or chocolate; it has to be something good that people enjoy. That's the difference between the 95 percent of regular inspectors and the five percent of inspectors who really succeed," Crow reports.

Home inspectors have to bring something from the "smile file," as Crow warmly calls it. "I want to walk into the office and have the staff go 'Oh man, is that the smile file? I want one of those.' You want to bring something through the door every week that makes them happy to see you, not just tolerate you," Crow explains.

- 2. Have a Backup Call Center: Answering the phone is one of the most important first impressions you can make on a potential client. If you don't answer the phone the first time, many real estate agents and clients alike will turn around and call another home inspector immediately. "You are losing business if you don't have someone to answer the phone at all times during business hours. If you want to grow, you need to make sure you always answer the phone (AATP), so sign up to a backup call center that can help you handle calls while you are busy inspecting or on the phone with another client," says Crow.
- 3. **Allow Your Clients to Schedule Online:** Making it easy to schedule an inspection doesn't just mean answering the phone. Real estate agents and potential customers must have some avenue to schedule an inspection online. "People want a seamless experience. Some might not even want to call. My website says, 'Schedule Now' and it really means schedule now—not 'fill this out and we'll call you back,'" advises Crow.

- 4. Professional Brochures and Business Cards: Having professionally designed brochures and business cards is an absolute must, but the message is also just as important. "Many home inspectors make the marketing all about themselves and about their home inspection—to their detriment. A good brochure should explain what these folks get. What is the benefit to them? Most inspectors over concentrate on the homebuyer. Yes, we want to make sure the homebuyer gets a solid inspection. But we want to think bigger. We want to make sure EVERYBODY involved in the real estate transaction gets what they need. Whether it is the mortgage company, the real estate company, or the insurance company. Many home inspectors say 'my job ends right here at the homebuyer.' We build in little pieces to make sure everyone gets their needs met," Crow says.
- 5. Have a Unique Selling Proposition (USP): Crow distinguishes a USP from the other types of selling propositions home inspectors typically use—GSPs, RSPs, and PSPs—it has to be something that clearly sets you apart from your competitors. A GSP is a Generic Selling Point like "we have easy-to-read reports" or "we provide excellent service." A RSP is a Required Selling Point that every home inspector arguably should offer like "I am licensed" and "we protect our clients with E&O insurance." A PSP is a Personal Selling Point like "I've been in construction for 20 years and have 10 years of experience as a home inspector." In Mike Crow's case, he has personally performed over 10,000 inspections and also held a seat on the Texas Real Estate Commission (TREC) Inspector Advisory Board, so he has a very strong PSP. However, the problem with PSPs is that they are inspector-specific, so if you are trying to build a multi-inspector firm where you don't personally have to do every home inspection, the PSP loses much of its power.

A USP, on the other hand, is something unique—by definition—and sets a home inspector apart from his local (or national) peers. Some examples Crow offers include printing and emailing reports on-site, including a free 90-day warranty, and a 200 percent satisfaction guarantee where if the client is not satisfied, Crow refunds the inspection fee and then pays for another licensed home inspector to inspect the home. Carrying E&O insurance that covers referral partners can also be a way to create a USP with respect to Realtors®.

Home inspectors who want to learn more about Mike Crow's marketing strategies and coaching, as well as an upcoming National Conference Crow will be hosting in February 2024, can visit www.MikeCrowReturns.com.

#### **Community and Relationship Marketing**

Jesse Zumbro, owner of Zumbro Home Inspection, has built a successful one-man inspection firm in Clarksville, Tennessee and has a unique approach to marketing and building his business that inspectors might find of interest. Acknowledging the high failure rate of new home inspectors and the equally high number of home inspectors who struggle to make ends meet, Zumbro argues that too many home inspectors are going about building their business the wrong way.

"Everybody wants to get their website up and running, have the best SEO in town, and they think that orders will suddenly roll in. That's not how it works. Whether you are in New York or Arizona or Tennessee, the best thing a home inspector can do is base the business on your community. Provide real value to your community. Don't just sit behind a computer and make Facebook posts all day," advises Zumbro.

If you're struggling to find business, Zumbro says the answer is to act in your community. "Go down and volunteer at a local non-profit, go to Habitat for Humanity and spend the day. Take action in your community to serve your neighbors, not just sell people home inspections. Suddenly, you become the company that people want to call when they need a home inspection. Whether it is a Realtor® referring you or a customer coming to you directly, this approach supercharges your other marketing, whether it is networking with Realtors® or advertising on Google. If people know something about you or they remember you from an event six months ago, the trust is already in place," Zumbro reports.

The test of whether a home inspector has built a real business is what is happening now that the market has slowed, according to Zumbro. "During 2020 and 2021, when the market was gangbusters, it was easy to get work because of supply and demand. The problem is home inspectors weren't building in their communities. They were just getting business because they were a last resort in a crazy busy market. They didn't build that network of agents, lenders and community leaders that trust them. Of course, homes are still being bought and sold today and the business is still out there, but their business has plummeted because they never established themselves in the community," Zumbro says.

Building a referral network takes time, but it's ultimately more stable and less expensive than competing for business with Facebook or Google Ads, Zumbro argues. "If you don't establish yourself as a leader and don't have community involvement, you'll always be competing with the inspector down the street. I'd rather get referral business. People that don't have a referral are the ones taking to Google. That's the hardest business to compete in because there's so much competition on Google or Social Media. I'd rather come from a place of strength where I'm being referred by other community leaders or Realtors®," says Zumbro.

In terms of his approach with marketing to Realtors®, Zumbro says he goes beyond delivering donuts or cookies. The key is to build the relationship before ever asking for anything. "When you first meet an agent, provide something of value to them that's not a home inspection and they will be surprised. I currently have two printed pamphlets that I drop off at Realtor® offices. The first pamphlet is *Five Most Common Things a Real Estate Agent Can Identify to Fix Before Listing a Home* and it includes a list of the easiest fixes that the Realtor® or homeowner can make that cost almost nothing, such as getting the gutters cleaned out, having the AC unit serviced before the inspection and so on. It is five things that make their life easier before the home inspection happens," Zumbro reports.

"The other pamphlet is *Five Easiest Things to Do After Your Home Inspection is Scheduled* and describes what a home inspection is and how the Realtor® and the homeowner can prepare for it. It includes tips like making sure the attic is cleared out and accessible, making sure there is access to the electrical panel and water heater, and so on. The agent can give it to their clients and it makes everyones' lives easier. The smoother the home inspection goes the better the chance that the Realtor® will get paid. These might sound like common sense to a home inspector, but lots of Realtors® don't know," says Zumbro.

The pamphlets are valuable tools that Realtors® can hand out to their clients, explains Zumbro. "I give them the branded pamphlets, meet them, and talk with them a little bit. I give them something they can use in their business and help them have fewer problems with their home inspections. Even if they already have a 'favorite' inspector, the next time they need something, they often call me," Zumbro reports.

Another tip Zumbro offers is to have a QR code or "digital business card" that agents can scan. "I make the Realtor® scan my QR code and it automatically syncs the information to their phone. I tell them if they ever have a question and they can take a picture and send it to me, do it. They're much more likely to contact me if my information is in their phone, plus it's an algorithm hack. They are much more likely to see my posts and information on social media if I am a contact on their phone. I become a resource to them instead of just someone who wants something from them. If they have a problem with a water heater or another defect that they're working on, they can send me a picture and I'll give them advice at no charge. A lot of home inspectors hunker down with "That's not my job!" but if you are not building a relationship, why would they use you?" asks Zumbro.

Make a sale by not selling. "Instead of selling to them, provide something of value. Every inspector is trying to sell themselves to Realtors®. The Realtor® might have 20 home inspectors chasing them. The best way to sell something is *don't* sell anything. Wait until they ask for it. I provide so much value in other areas for free, that when they do need what I'm offering, they only want to use me. In 2023, we're completely immune to the standard sales pitch—even annoyed by it," Zumbro remarks.

Some might say Zumbro takes his relationship and community referral strategy to the extreme, but he likes it that way. He is fond of finding roof leaks or other defects that homeowners complain about on community forums or Facebook groups—for free. "Home inspectors need to be more open to providing advice and services for free. It's not going to get you referrals every time, but the 51st time, it might. One time I did a quick assessment for a woman who was complaining on Facebook about mold, and I found the leak for her at no charge. She didn't say much to me but I found out later she was the Admin of the "Army Wives of Fort Campbell" Facebook group and she recommends me religiously in the group. That relationship is worth thousands in Ad spend. Do you want to spend money on every single new client you get? Or do you want referrals? Home inspectors who are slow should get out there and serve their communities," Zumbro advises.

About the Author

Isaac Peck is the Publisher of Working RE magazine and the Senior Broker and President of OREP.org, a leading provider of E&O insurance for savvy professionals in 49 states and DC. Over 11,000 real estate professionals trust OREP for their E&O. Isaac received his master's degree in accounting at San Diego State University. Reach Isaac at isaac@orep.org or (888) 347-5273. CA License #4116465

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**Note:** The Fall 2023 of *Working RE Home Inspector* is now mailing to **over 30,000 home inspectors nationwide.** OREP members enjoy guaranteed delivery of each print magazine and many more benefits.



## **Prevention Guidance**

### You Can Prevent Carbon Monoxide Exposure

- Do have your heating system, water heater and any other gas, oil, or coal burning appliances serviced by a qualified technician every year.
- Do install a batteryoperated or battery back-up
  CO detector in your home.
  Check or replace the battery
  when you change the time
  on your clocks each spring
  and fall. If the detector
  sounds leave your home
  immediately and call 911.
- Do seek prompt medical help if you suspect CO poisoning and are feeling dizzy, light-headed, or nauseated.
- Don't use a generator, charcoal grill, camp stove, or other gasoline or charcoal-burning device inside your home, basement, or garage or near a window.
- Don't run a car or truck inside a garage attached to your house, even if you leave the door open.
- Don't burn anything in a stove or fireplace that isn't vented.
- Don't heat your house with a gas oven.

# Prevention Guidelines: You Can Prevent Carbon Monoxide Exposure

- DO have your heating system, water heater and any other gas, oil, or coal burning appliances serviced by a qualified technician every year.
- DO install a battery-operated CO detector in your home and check or replace the battery when you change the time on your clocks each spring and fall. If the detector sounds leave your home immediately and call 911.
- DO seek prompt medical attention if you suspect CO poisoning and are feeling dizzy, light-headed, or nauseous.
- DON'T use a generator, charcoal grill, camp stove, or other gasoline or charcoal-burning device inside your home, basement, or garage or near a window.
- DON'T run a car or truck inside a garage attached to your house, even if you leave the door open.
- DON'T burn anything in a stove or fireplace that isn't vented.
- DON'T heat your house with a gas oven.
- DON'T use a generator, pressure washer, or any gasoline-powered engine less than 20 feet from any window, door, or vent.

National Center for Environmental Health
Division of Environmental Hazards and Health Effects

(53831340 August 29, 2017

[PDF - 53 KB]



• **Don't** use a generator, pressure washer, or any gasoline-powered engine less than 20 feet from any window, door, or vent. Use an extension cord that is **more than 20 feet long** to keep the generator at a safe distance.

Last Reviewed: November 16, 2022

Source: National Center for Environmental Health



# REALTOR. MAGAZINE

Real Estate News

Sales and Marketing

# Waiving the Home Inspection: Don't Blame Me!

August 25, 2022



By: Melissa Dittmann Tracey



Many buyers who purchased at the height of market competition earlier this year may have skipped the home inspection contingency to sweeten their offer. And now they might regret that decision. If your clients find major property defects after moving in, keep them from pointing the finger at you.



#### **Key takeaways:**

- If you're concerned about your potential liability when a client refuses your advice, make extra efforts to educate them about the risks of contingency waivers.
- Use an addendum to the sales agreement called the "potential adverse consequences acknowledgement" to document your buyers' intentions in the transaction.
- There are other ways you can protect your clients' interests if an inspection contingency is a deal-breaker for the seller.

As intense bidding wars accelerated this spring and summer, home buyers began waiving the inspection contingency in hopes of making their offer stand out from the competition. But some may come to regret that decision later. Those who discover costly defects after they move in could end up financially stressed as new homeowners—and looking for someone to blame for their predicament.

You may have a client now who's living with buyer's remorse after making a rushed home purchase in the frenzied market earlier this year. You may have one in the future, when the market inevitably reaches a hyperactive cycle again. In any market, you can protect yourself and your clients by talking to them up front about the risks of waiving contingencies.

"We had more buyers saying, 'I don't care what's wrong with the house. I want the house,'" recalls Melanie Gamble, CRB, CRS, principal broker at 212 Degrees Realty in Upper Marlboro, Md., about her business in the first half of the year. Even as late as July, 27% of home buyers were waiving the inspection contingency, according to the REALTORS® Confidence Index.

Gamble says she always advises her clients to get a home inspection, even when competition is fierce. "Home buying is an emotional process, and a lot of times, emotions can get in the way and override sensibilities," she says. "That's why documentation always beats conversation."

# **Get It in Writing**

You don't want your clients to come back later and blame you for not warning them if they're suddenly confronting unexpected and expensive home repairs. Set up a system you'll use to have the contingency conversation from the start of the client relationship. Gamble asks her buyers to sign a special form called the "Potential Adverse Consequence Acknowledgement," which lists exactly what items the buyers are willing to sacrifice in order to purchase a home. The form was created by the Greater Capital Area Association of REALTORS®, Gamble's local board.

The form, similar to others some brokerages use, helps shield agents from potential liability when their clients waive contingencies, including inspection, financing, appraisal and others. It requires buyers to acknowledge that they have been advised of the potential for adverse consequences when waiving contingencies. The form also serves as an agreement that the buyer will release the agent from any liability for loss, damage or adverse results from those waivers. Some agents also are using these forms when a buyer submits an offer higher than the listing price.

"We have clients sign this form so that they don't come back six months down the road and say, 'How could you let me buy this house?'" Gamble says. "I can remind them: 'I did tell you that waiving the inspection was not going to be a good idea. So, if the HVAC goes out the first week of moving in, don't blame me. I warned you."

More real estate pros and companies are working with legal counsel to create separate addenda that can be added to the purchase agreement. This provides a paper trail showing that the buyer's agent has advised the client of the importance of the home inspection and other contingencies. "Throughout a transaction, I'm giving my clients a list of what to do and what not to do, but they are not going to remember everything I say," Gamble adds. "They're excited and emotional. So, that's why I try to document everything."

# **Alternatives to a Home Inspection**

Having such an addendum also provides an opening for the buyer's agent to have the conversation, says Deanne Rymarowicz, associate counsel for the National Association of REALTORS®. "They can use the form to advise the buyer of the importance of an inspection, the benefits and what all it could reveal—and that it's part of the negotiating process for a home. If a buyer still chooses to blame [the agent] afterwards, the agent will at least have in writing that their client had full knowledge and information and agreed to give up" that contingency anyway.

A home inspection contingency, which enables buyers to discover structural or operational issues with a home and request repairs from the seller or cancel a contract, is one of the most common. Even if your buyer refuses your advice to get a home inspection, you could negotiate an alternative action. Your client could agree not to require the seller to make any repairs less than \$500, for example. Buyers also could agree to request repairs only for major issues like radon or a faulty foundation, which gives them some legal recourse if they find a larger problem after moving in.

Home inspections are a chance to educate buyers about the inner workings of the house as well as to flag potential trouble with major systems, such as the HVAC, roof, plumbing, electrical system and foundation, says Adam Long, president of HomeTeam Inspection Service, which has 200-plus offices nationwide. "The number of individuals purchasing a home and waiving the inspection is higher than in the past," Long says. "Some buyers are concerned they won't get the home if they don't waive it. But they could be missing out on valuable information about the home. Also, for sellers, there is a potential for lawsuits from a buyer who discovers something that was not disclosed."



Last month, CAHI donated \$1000 to Make A Wish for our chosen yearly donation. To learn more about their foundation, refer to the link on our website, under "Useful Links".

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