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Radon Waiver
See what I see
Standards of Practice
Standards of Practice (Spanish)
Standards of Practice (log home addendum)
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Web Gallery
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NACHI's Online Inspector Examination
Excellence through education and camaraderie
HG & Associates, Inc.
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Inspector Brochures
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Profile editor
Report Review Committee
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Standards of Practice Quiz
Tagline
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Education and Training

Advanced Technical Consultants
American Building Inspection and Training Company
BestInspectors.net
Burk Baker School
Carlos Albizu University
Certified Adult Training Services
Continuing Education Policy
ClearviewBSI
CMI Formula
Educational Events
Electrical Checklist book
Environmental Education Foundation
Ethics Obstacle Course
Exam Prep Tool
FindMyRealEstate.com
Florida Community Colleges
Inspection Depot illustrations
Inspection21 Home Inspection Institute
Inspection Training Associates (ITA)
Inspectionews.com message board
Ivy Tech Community College Central Indiana
Library
MAS Laboratories
Merrell Institute
Message board
McGraw Hill Construction
MICRO Consulting
MikeHolt.com
Mike Crow
MoldPro International
NACHI Inspector University
NACHI's Online Inspector Examination
Online tutorials
Pratt Institute
Professional Home Inspection Institute
Professional Inspection Training Institute
QuanTEM
Robetech
Roofing course
Skyetek
Southern Regional Training Center at Auburn University
Thompson Education Direct
University of Nebraska, Lincoln
Question of the Day
Washington State University
Web Gallery

Insurance, Dispute Resolution and Home Warranty

Alternate Dispute Resolution Service
American Home Warranty Company
Careington
FREA
ISHI
Insurance links
MW Financial Group
NACHI's E&O
OREP
Texas Real Estate Commission (TREC)
USI Insurance Services

Laboratory Services and Equipment Calibration

Aquacheck Laboratory
EMSL
PRO-LAB
Radon Corporation of America
SanAir Technologies Laboratory
Skytec
Underwriters Laboratories (UL)

Miscellaneous

BuildFax
DiginetLink
Inspect & Report
mbna
ProClean

Office Supplies and Equipment

Binder Works
Dell
Group Mobile
InkGrabber
Office Depot

Promotional Products

Carbon monoxide detectors
Certified NACHI store
Faith Designs
Frisbees
License plates
Mousepads
NACHI Store PromoShop
Pads & Pens
Phone book covers
REALTOR giveaways
Supertees Embroidery
T-shirts
The Same Company

Software and Reporting Forms

3-D Inspection Systems
Altaspec
BestInspectors.net
BuildFax
Canspec Home Publishing
Corporate Niche
Eye Candy Reporter
Home Reporters
HomeExam
HomeGauge
InspectExpress
InspectionWise
InspectVue
JCS Computer Resource
NFCI Inspection Software
Nspector
Palm-Tech
Porter Valley Software
Preferred Report System
ReportHost
Steve Caseley
SyncSuite
TWI Systems
Uplynx Technologies

Trade Associations and Government Offices

Alabama Building Commission
Arizona Board of Technical Registration (AZ BTR)
EEF/EPA
FAPHI
FEMA
Habitat for Humanity
Home Inspector Consumer Action Group
Housing Inspection Foundation
HUD
Illinois
InterNACHI
International Directory of Professional Associations
ISHI
Missouri Housing Development Commission
National Association of State Fire Marshalls
North Dakota
Safe House Campaign
The NACHI Foundation
U.S. Dept. of Homeland Security

Tools and Meters

Bacharach
Carbon monoxide detectors
Flir
Home Inspector Store
Industrial Scientific
Inspect & Report
Inspection Depot illustrations
NACHIstore.com
NACHItools.com
Pocket Air Check
Power Quality
Reinforcer
Reliable Procurement
Resistograph
Spectoscope
Tool Experts

Website Development, Hosting and Listing

AltaSpec
Aprosite
Bizonga
Certification webseal
Cool links
CPM Web Solutions
DNS forwarding
E-mail accounts
E-mail marketing
E-ProCentral
Favicon
FindAnInspector.us
Google.com
GotoHPC.com
Grassfrog Technologies
HomeInspectorSearch
HomeInspectionwebsite.com
Home Inspections USA
HomeCheck.com
Impact Marketing Solutions
Inspector Selector
InspectorLinks.com
InspectorSEEK.com
MarketHardware
MisterMold
NACHI member list
NACHI sites
NACHIOnline ISP
Pre-built NACHI content
Realty Sites
Respond
Search Engine Optimization
ServiceMagic
Website of the Week
YourRealEstateMarket.com

IRS Grants NACHI Tax-Exempt Status Back to 1998

In a July 14, 2005 letter from Lois G. Lerner, Director of Exempt Organizations Rulings and Agreements Office of the Internal Revenue Service in Cincinnati, Ohio we were notified that NACHI's tax exempt status application was approved back to 1998.

"*We are pleased to inform you that upon review of your application for tax exempt status we have determined that you are exempt from Federal income tax under section 501 (c) (6) of the Internal Revenue Code.*"

- NACHI's tax exempt effective date: April 27, 1998.
- NACHI's accounting period ending: December 31.
- NACHI's Employer Identification Number: 23-2981799

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4 million consumer hits and counting. Add your ancillary services.

International Code Council, TRCC and NACHI teamed up in February

From February 14-18, 2005 The International Code Council (ICC), the Texas Residential Construction Commission (TRCC) and the National Association of Certified Home Inspectors (NACHI) teamed up in Austin, Texas and presented an opportunity to those who desired to increase their level of proficiency in performing residential inspections based on the 2003 IRC or were seasoned inspectors preparing to take an ICC Residential Inspection Examination.

A special agreement between NACHI and ICC allowed NACHI members to be treated and more importantly charged as if they were already ICC members.

Another upcoming ICC-NACHI joint venture will result in an ICC *eCodes* portal being installed on www.NACHI.org. Details to be announced soon.

Introducing a hot new service

ReportUpload

Free report hosting and secure, online delivery, just for NACHI members.

www.reportupload.com

Free Search Engine Submission...

to over 1,000 search engines, directories and independent link sites, only for NACHI members.

www.nachi.org

NACHI Member Teaching Course

NACHI member Neil Napolitan of Napolitan Building Inspections will be teaching a series of home inspection classes to future/hopeful homeowners through Neighborhood Housing Services of NYC.

State of Illinois Issues NACHI Continuing Education Licenses

On June 27, 2005, the State of Illinois issued License No. 054.0000195 to NACHI for it's Continuing Education Course and License No. 052.0000145 to NACHI for being a Licensed Home Inspector Education Provider. The State of Illinois has also granted NACHI's Electrical Course for an accepted 6 hours of continuing education. License No. 054.0000195

NACHI will be providing its Illinois members with free continuing education necessary to maintain their home inspection licenses in Illinois.

NACHI thanks NACHI Chicago Chapter President Russell Myers for his work on this project.

NACHI Donates 1,000 Smoke Detector Batteries

As part of a smoke alarm awareness campaign, the National Association of Certified Home Inspectors recently donated 1,000 batteries for the Novato, California Fire Protection District's Ninth Annual Open House. A good time was had by all and in the process, many safety lessons were learned.

Industry Giant Joins NACHI

NACHI is very honored to welcome John Cahill to its ranks.

John has helped the entire home inspection profession in many ways especially with regard to ethics in our industry. John...

- Serves on the ASHI Ethics committee.
- Serves on the State of Texas Inspector committee.
- Chairs the Texas Ethics sub committee.
- Serves on the Texas Standards subcommittee.
- Is past President countrywide Landsafe Home Inspections.
- Is a member of NACHI.

Welcome John!

Código de ética

NACHI is pleased to announce that it has been recreating NACHI.org in Spanish.

Spanish versions of NACHI's Code of Ethics, Standards of Practice and many other documents are already available.

The Spanish site is being unveiled at our next Puerto Rican NACHI Chapter meeting.

NACHI Releases Superior Product and Service Seals

NACHI is pleased to release the "Superior Product" and "Superior Service" seals for use by vendors to the home inspection industry. There is no charge to get your home inspection-related product or service approved by NACHI and no cost to use the seals in your literature or on your websites.

The process is fast and free. If you are a supplier of products or services to inspectors and wish to use either or both seals, email NACHI at fastreply@nachi.org for permission. In cases where we are unfamiliar with your product or service, you will be required to permit and help NACHI staff evaluate it.

NACHI promotes products and services that carry the NACHI "Superior Product" and "Superior Service" seals.

⇧ **NACHI's Free Online Roof Inspection Course** ⇧

American Home Warranty and NACHI

The American Home Warranty Company takes great pleasure in announcing that – EFFECTIVE IMMEDIATELY – it will offer membership in its unique limited warranty program to all members in good standing of the National Association of Certified Home Inspectors (NACHI) at a 20% discounted rate. American Home Warranty's limited warranty program is unique in the home inspection industry and is offered exclusively to qualified home inspectors around the country.
In addition, AHWC will offer NACHI members a discounted price on the limited warranties.

Please visit us today at www.ahomewarranty.com to email your no-obligation request for more information – or call 1-800-404-5479 to talk with one of our staff about the program and how it can help you grow your business the American Home Warranty Way!

NACHI.org Breaks Volume Record in August 2005

While the entire world wide web was reporting normal summer decrease in internet traffic, NACHI.org continues to go wild.

For August, 2005 NACHI.org broke an all time record in the shear volume of data sent out by NACHI's servers for the month. NACHI.org sent out 72 million KBytes in just 31 days.

www.nachi.org/stats.htm

Online Continuing Education Log

NACHI recently created an online continuing education log so that members can submit and keep track of the continuing education requirements as they are fulfilled.

For more information about continuing education visit:

www.nachi.org/cont_education

Note: NACHI is running the following article in real estate publications across North America.

3 Deadly Mistakes Every Homebuyer Should Avoid

Deadly Mistake #1: Thinking you can't afford it.

Today, buying the home of your dreams is easier than ever before. Many people who thought that buying the home they wanted was simply out of their reach are now enjoying a new lifestyle in their very own new home.

Buying a home is the smartest financial decision you will ever make. In fact, most American and Canadian home owners would be financially broke at retirement if it weren't for one saving grace - the equity in their home. Furthermore, mortgage rates are more flexible today than ever and tax allowances favor home ownership.

Real estate values have always risen steadily. Of course there are peaks and valleys, but the long term the trend is a consistent increase. This means that every month when you make a mortgage payment the amount that you owe on the home goes down and the value typically increases. This owe less-worth more situation is called equity build-up and is the reason you can't afford not to buy.

Even if you have little money for a down payment or credit problems, chances are that you can still buy that new home. It just comes down to knowing the right strategies, and working with the right people. See below.

Deadly Mistake #2: Not hiring a buyer's agent to represent you.

Buying property is a complex and stressful task. In fact, it is often the biggest single investment you will make in your lifetime. At the same time, real estate transactions have become increasingly complicated. New technology, laws, procedures and competition from other buyers require buyer agents to perform at an ever-increasing level of professionalism. For many homebuyers, the process turns into a terrible, stressful ordeal. In addition, making the wrong decisions can end up costing you thousands of dollars. It does not have to be this way!

Work with a buyer's agent who has a keen understanding of the real estate business and who is on your side. Buyer's agents have a fiduciary duty to you. That means they are loyal to only you and are obligated to look out for your best interests. Buyer's agents can help you find the best home, the best lender and the best inspector. Best of all, in most cases, the buyer's agent is paid out of the seller's commission, even though he/she works for you.

Trying to buy a home without an agent at all is, well... unthinkable.

Deadly Mistake #3: Getting a cheap inspection.

Buying a home is probably the most expensive purchase you will ever make. This is no time to shop for a cheap inspection. The cost of a home inspection is very small relative to the home being inspected. The additional cost of hiring a certified inspector is almost insignificant. As a homebuyer, you have recently been crunching the numbers, negotiating offers, adding up closing costs, shopping for mortgages and trying to get the best deals. Do not stop now. Do not let your real estate agent, a patty-cake inspector or anyone else talk you into skimping here.

NACHI front-ends its membership requirements. NACHI turns down more than 1/2 the inspectors who want to join because they can't fulfill the membership requirements.

NACHI certified inspectors perform the best inspections by far. NACHI certified inspectors earn their fees many times over. They do more, they deserve more, and yes they generally charge a little more. Do yourself a favor...and pay a little more for the quality inspection you deserve.

To find the best home inspector in your area visit

www.InspectorSEEK.com

Alternate Dispute Resolution Service

A unique service, available exclusively to NACHI Members and their Clients. Using a common sense approach, NACHI's ADRS combines simplicity and Internet-based dispute resolution methodologies, to deliver timely, conscientious, and cost-effective solutions to NACHI's family of Inspectors.

NACHI's Alternate Dispute Resolution Service (ADRS) is available to NACHI members to resolve a wide range of disputes involving Home Inspections through mediation and out-of-court settlement procedures. To serve your dispute resolution needs, NACHI's ADRS provides a forum for the hearing of disputes through the Internet, in an informal and relaxed venue. ADRS takes a common sense approach to dispute resolution, and relies on impartial home inspection industry experts to hear and resolve cases.
Every year, millions of business contracts provide for mediation and arbitration as ways of resolving disputes. Typically, the parties' agreement to mediate or arbitrate is contained in a future-disputes clause in their contract. In the NACHI Inspector's case, such a clause exists for those who subscribe to ADRS. The service is unique in that flat-rates apply, and that no attorneys are involved. It is TRUE alternate dispute resolution, directly between the Plaintiff and Defendant.

NACHI's ADRS is a private, informal process by which all parties agree, in writing, to submit their disputes for mediation/arbitration, whereby an impartial person is authorized to gather and review evidence, and ultimately resolve the controversy by rendering a final award. As an agreement to arbitrate is included in the Inspector's Contract, it might expedite peaceful settlement without the necessity of going to arbitration at all. Thus, an arbitration clause is a form of insurance against loss of good will.

For more information or to enroll:

www.NACHIadrs.com

or visit their booth at the NACHI Convention (see page 1).

Creating a Home Inspection Brochure that Works

By Nick Gromicko

You Only Get One Chance to Make a Good First Impression

The home inspection business is different than any other business in that you don't get to meet your client until *after* he/she hires you. This means that the home inspection business is almost all marketing and very little sales. A key part of successful marketing is your home inspection brochure. Since your client won't get to meet you until after you're hired, your home inspection brochure, not you, defines your image. You might only get this one shot, so make it a good one.

The Goal of a Brochure

The main purpose of a home inspection brochure is to:

1. generate sales leads.
2. provide documentation to justify higher prices.
3. sell additional services.

In short, a home inspection brochure's goal is to sell more inspection services to more people more often for more money.

Synergy

A brochure is one of the three critical parts of successful home inspection marketing, those being:

1. The proliferation of your contact information on the internet (where all the home buyers are nowadays).
2. Your certification by a prominent industry organization (such as the National Association of Certified Home Inspectors).
3. The quality and design of your home inspection brochure.

These three critical parts are intertwined. When a home buyer types "certified home inspectors" into a Google.com search they are lead to one of many NACHI-owned websites. There they will find your contact information and can request your information (brochure) which states that you are certified… and so on... each part reinforcing the others. At the end of this article you will learn about NACHI's plan to offer instant e-brochures from our members directly to internet-surfing home buyers.

Marketing to Professional Marketers

Real estate agents are more influenced by marketing than the general public. Agents often can't tell a good inspector from a bad one. Many agents don't even know what a joist is. However, agents do recognize strong marketing, they're in the marketing business! Because agents are so influenced by marketing, the quality of your home inspection brochure has to be much better than what would be required for other industries.

Bad Brochures Un-sell

A quality brochure implies that you are a veteran inspector and a cheap brochure implies that you are new to the business. If you are a veteran inspector with a home-printed cheap brochure, you will look like a newbie (the home inspection industry's slang for novice). By the same token, you can fool everyone into thinking you are an experienced veteran inspector by having a high quality brochure. A brochure can sell or un-sell...it's up to you.

Delivering the Message

If your brochure design is just a hodgepodge of material without a well-planned, focused message, don't even print it. What is the message? Answer:

I am the quality home inspector you want to hire.

Headlines

Your headlines are often all that are read. If you can say the same thing using fewer words… do it. The reader is scanning your brochure so your headlines should read like that of news story. Brochures are nothing more than garbage on the way to the trash can. Your job is to get a message delivered on the way to the trash, so keep your headlines short. If you must break (continue onto a second line) a long headline so it fits on a tri-fold brochure, try to find a natural break and the second line should be longer than the first if possible, but breaking at the natural pause takes precedence.

Worst:

ABC Home Inspections is number one in Kentucky.

Better:

ABC Home Inspections is number one in Kentucky

Best:

ABC Home Inspections
is number one in Kentucky

Another mistake is to put a period at the end of headlines. Periods stop the reader from going further which is why newspapers don't use them at the end of headlines.

Nothing to Brag About

Avoid minimum-expectation tag lines or slogans. For example:

ABC Inspections
Thorough and friendly service is our motto.

It better be thorough and friendly! There is general overuse of the words *thorough, professional* and *quality* within our industry. Avoid such cliché adjectives. Here is a better slogan:

ABC Inspections
Members of the National Association of Certified Home Inspectors
Inspected once, inspected right.

Inspected once, inspected right projects confidence and competence...and implies that if you don't hire ABC Inspections you might have pay to have it done all over. NACHI members are free to use the trademarked slogan as they wish.

Words that Sell

The overall impression your brochure conveys is more important than the actual information. There are certain words that sell inspection services:

You/your. Talk directly to the reader. Instead of writing *"Our clients receive the inspection report..."* try writing *"You will receive your report..."*

I. If you are a one-man operation, say so. Customers seek personal service. Instead of writing *"Our company's goal is... "* or *"We at ABC Inspections seek to"* try writing *"I will perform..."*

Easy. Home buyers don't want their life more difficult at this time. So write *"The report will be easy to read and understand."*

Certified. Anyone can say whatever they want about themselves. The word *"certified"* is the ultimate testimonial. Use this word.

Benefit. Most home inspection brochures do state the benefit of a home inspection. However, they neglect to actually include the word *"benefit."* So perhaps write *"As an added benefit, ABC Inspections..."*

Your Picture

A picture of you is a must. You are not selling a product… you are selling yourself. You are the product. You can't judge a book by its cover but many readers do, so reconsider using your picture if:

- You look very overweight. It implies that you can't inspect the crawl space.
- You look very young. It implies that you are inexperienced.
- You look like a mass-murderer.

If you are male and have a ponytail, hide it in the photograph. You want the reader to identify with you. Keep your picture as simple as possible. Consider using digital air brushing to touchup your picture.

Don't wear a tie. Except for maybe in *My Promise* (discussed later). This is too professional and implies that you are so dressed up you won't inspect the attic.

Don't wear a t-shirt. This is too unprofessional. You are a step above, inspecting the work done by men in T-shirts.

Try to find middle ground. Perhaps a nice collared shirt with the top button undone.

Other Pictures

Make sure each picture earns its keep. A picture of a house within a home inspection brochure is a waste of prime advertising space. Each picture should help sell your service. Perhaps the picture could be of you using a SureTest meter (visit www.nachi.org/suretest.htm). Sell yourself. You cannot bore people into hiring you.

Don't Be Silly

Avoid cartoons. Cartoon graphics do not present a professional image. No Sherlock Holmes characters looking at a house with a magnifying glass. Would a professional engineer use cartoons? Don't make up clever plays on words. Strike the right tone.

Captions

Make sure every picture or illustration has a caption below it. Each caption must be an ad within itself. If you include a picture or illustration of your report don't have the caption read:

"Our reporting system."

Instead have it read:

"Detailed yet easy-to-read report!" Each caption must promise the reader a benefit. Also, a picture of a sample report is smart. Cooking ingredient ads always show a picture of the finished dish.

Testimonials

Add a few quotes from satisfied agents or clients. The use of short references works, but you should always get permission first.

"ABC Inspections did a great job, finding defects even the seller was unaware of. I highly recommend ABC inspections."

Mrs. Jane Smith
Toledo, Ohio

Don't include anonymous quotes… they must include a full name and city. Only credible testimonials work.

Don't Preach to the Choir

Including *Reasons to have a home inspection* is a waste of prime advertising space. Anyone reading a home inspection brochure is past the stage where they need to be sold on having an inspection. Don't waste your time and advertising budget on helping the entire home inspection industry. Instead of telling the reader why they should want a home inspection in general, tell them why they should want *your* home inspection service.

Make Them Want You

Make your list of qualifications as long as possible. Your list of qualifications can be broadened to include information such as your reporting system and schedule availability. Each qualification you have can be broken up and expanded. For instance, instead of only stating that you are a member of the National Association of Certified Home Inspectors, state something like this:

My qualifications:

- *I am a member in good standing of the National Association of Certified Home Inspectors*
- *I have passed NACHI's Online Inspector Examination.*
- *I have completed NACHI's Code of Ethics Obstacle Course.*
- *I have taken NACHI's Standards of Practice Quiz.*
- *I abide by NACHI's Code of Ethics.*
- *I follow NACHI's Standard of Practice.*
- *I fulfill 18 hours of continuing education every year.*
- *I own and use high-tech equipment such as a gas leak detector and SureTest meter.*
- *I am available Saturdays.*
- *I generate easy-to-read inspection reports.*

Deliver the message: *I am the quality home inspector you want to hire.*

Sub-contractor Qualifications

If you use sub-contractors to perform any portion of your inspections, include their qualifications. For instance: *"Wood infestation inspection performed by licensed pest control inspector #12345"*

Act Like You've Been in the End Zone Before

Avoid giving the impression that you are new-to-the-business…even if you are. Don't put anything in your brochure that would reveal your inexperience. Kiss-of-Death terms include: *New to the business, Affiliate*, *Just-licensed, Grand opening*, *Associate*, *Recent graduate, Introductory offer*, and the Mother of all Kiss-of-Death terms… *Candidate.*

Full is Cool

Avoid using the header: *What our basic inspection covers.* It sounds like an insurance disclaimer. Instead use: *Our Full Inspections include.* If the list of what your full inspections include is long enough, no one will read it-so make it really long! Rather than listing seven or eight sections your inspections include such as *Roof, Foundation,* etc., make a longer list. The reader will see the list in entirety without actually reading it word for word. A long list makes it appear you inspect more. Here is a sample list:

Our Full Inspections include:

- *Roof, vents, flashings, and trim.*
- *Gutters and downspouts.*
- *Skylight, chimney and other roof penetrations.*
- *Decks, stoops, porches, walkways, and railings.*
- *Eaves, soffit and fascia.*
- *Grading and drainage.*
- *Basement, foundation and crawlspace.*
- *Water penetration and foundation movement.*
- *Heating systems.*
- *Cooling systems.*
- *Main water shut off valves.*
- *Water heating system.*
- *Interior plumbing fixtures and faucets.*
- *Drainage sump pumps with accessible floats.*
- *Electrical service line and meter box.*
- *Main disconnect and service amperage.*
- *Electrical panels, breakers and fuses.*
- *Grounding and bonding.*
- *GFCIs and AFCIs.*
- *Fireplace damper door and hearth.*
- *Insulation and ventilation.*
- *Garage doors, safety sensors, and openers.*
- *And much more.*
- *Review NACHI's Standards of Practice at www.nachi.org/sop for complete details.*

The last line is an important one for legal reasons, so don't leave it out.

Breathing Room

White space is a tool to use sparingly. Make related item lists compact. Then use white blank space around them to clarify related items. Be consistent with the spacing and margins throughout the brochure but don't overdo it. Give your readers enough information to hire you. Direct mail advertisers use long body copy because it works (and they know). Your qualifications list and your inspected items list can literally run right off the bottom of the brochure, as if you didn't have enough room to list them all.

Warranties

Be cautious about mentioning warranties or guaranties. They have a negative connotation…that you've taken precautions to offset your ineptitude. My favorite warranty:

If you are not completely satisfied at the end of the inspection, you don't have to pay me.

Insurance

Do tout E&O insurance if you carry it. E&O insurance is expensive so try to offset this expense by exploiting it for marketing purposes. If you carry E&O insurance, let everyone know (visit www.nachi.org/eo).

My Promise

The following is something you could add to the inside of your brochure (preferably on the right hand side). It is a promise. Include a head-shot picture of yourself looking straight into the camera above the promise. Also add your signature on a slight angle below it. Few will actually read the promise (word for word), but the message will be conveyed none the less.

My Promise to You

Choosing the right home inspector can be difficult. Unlike most professionals, you probably will not get to meet me until after you hire me. Furthermore, different inspectors have varying qualifications, equipment, experience, reporting methods, and yes, different pricing. One thing for sure is that a home inspection requires work, a lot of work. Ultimately a thorough inspection depends heavily on the individual inspector's own effort. If you honor me by permitting me to inspect your new home, I guarantee that I will give you my very best effort. This I promise you.

John Smith
ABC Inspections

To see *My Promise* in use visit www.nachi.org/promise

Certifications

Use logos demonstrating third-party certification or qualification if you've earned them. They should go on the back of your brochure.

Certified. The word *Certified* creates the most positive response from the general public which is why you should write out the words *Member of the National Association of Certified Home Inspectors,* not just use the acronym *NACHI.* Various NACHI logos are available for member use in www.nachi.org/logos.

Licensed. The word *Licensed* along with your state license number (Texas for example: TREC# 12345) should be included and its inclusion may in fact be required in some states. However, consumers give you little credit for being licensed as they know licensing is a bare minimum standard and they assume that you are operating legally, even in states without licensing.

Society. Anything with the word *Society* in it should be avoided as studies have shown that the general public equates a society with a social club, not a professional trade organization.

Training Institute. Unfortunately the schools or training institutes you attended can work against you a bit. Schooling is sometimes associated with being a novice. Use only their logo (if permitted). Don't write out *"graduated from..."* Your qualifications list (discussed earlier) is the better location for detailing your educational background.

InterNACHI. NACHI and InterNACHI, the International Association of Certified Home Inspectors recently entered into an agreement which gives automatic InterNACHI membership to NACHI members. NACHI members may use the InterNACHI logo as well.

NACHI Foundation. The NACHI Foundation (a separate registered charity) grants sponsorship logo use to donors. Civic merit logos are also good to include.

You're Not Fooling Anyone

Don't include an attached discount coupon as part of your brochure. Such built-in coupons are a silly way of simply charging less and everyone knows it. Something of value printed directly within every brochure…is worthless. Don't make your client cut out and present a $20 coupon when they are buying a several hundred thousand dollar house.

Contact

Your contact information should be one local phone number and one professional email address. Visit www.nachi.org/membersemail for a free professional email address from NACHI. Avoid toll free numbers. Customers will nearly always choose the local inspector with the local area code. Customers want to talk to the actual inspector. A toll free number implies an impersonal, non-local, corporation who will send someone out. A very few cheap customers dial toll free numbers first to save a few pennies when buying a home…let your competitors have those customers. Avoid filler words like *Call Today!* Every unnecessary thing you include diminishes the important points you are trying to convey. And put your contact information at the bottom of your brochure. Readers will first look for the phone number near the bottom.

Company Name Placement

Put your company name up at the top of the front of the brochure, not the bottom. Brochure holders often hide company names when they are placed on the bottom. Many inspectors do business under their personal name. If you are going to incorporate or if you are having trouble thinking of a company name, visit www.nachi.org/namesearch

Nothing Says *Quality* Louder

If your pricing is much higher than your competitors, flaunt it. High pricing is the sure-fire way to convince a customer that you are one of the best. Americans believe that you get what you pay for. If your brochure is making the contention that you are the best home inspector in town, your pricing has to support this contention. Charging too little contradicts this claim.

Read: www.nachi.org/convert

Huh?

Avoid complicated or ambiguous pricing formulas. Example: *"base price + $1 for every $1,000 in home price over $250,000, additional fees and Saturday/mileage surcharge applies, call for quote."* Instead keep your price structure straightforward and respectably high.

Help Them Read

People are accustomed to reading in lower case. Capital letters are a mistake in that they make it hard for the reader to recognize the words. They tend to be read letter-by-letter. Look how difficult it is to read the all caps version of NACHI's slogan:

INSPECTED ONCE, INSPECTED RIGHT.
As opposed to:

Inspected once, inspected right.

When in doubt, avoid ALL-CAPS.

Fonts

Avoid using many different fonts. It diminishes the continuity of your brochure. Stick to two fonts, one for headlines and one for the body text. Impact fonts are best reserved for headings. Impacts command attention…they help the reader determine what is important. Choose a Serif font for the body text. Serifs exist for a purpose…they help the reader's eye pick up the shape of the letter. Bolding or italicizing do not necessarily count as separate fonts. However, only use them as emphasis to add clarity. And never use comic fonts…you are a professional, not a clown.

Spelling

Check your spelling and grammar. By the way, *Piece of mind* is spelled *Peace of mind*, and your automatic spellchecker won't catch that one!

Size matters

Size your brochure to fit in a #10 envelope. You will want to be able to mail it and encourage others to mail it so make sure it fits in a standard envelope. Besides, most brochure holders are this size.

Paper

Use heavy cardstock. Brochures printed on your home printer using 20lb paper look cheap and flop over. Cardstock is not expensive. Gloss paper with bold colors creates an upscale image. Plain copier paper creates a poor image.

Ink

Avoid light colored ink. It is hard to read. When a real estate agent learns a buyer's offer has been accepted the buyer is usually at work. Under time constraints, an agent will often copy several home inspection brochures and fax them to their client so that the client can schedule the home inspection. Light colored ink is difficult to copy and fax. If your brochure has light colored ink, try test copying and faxing it to yourself to make sure it comes through. Also, avoid reverse copy (white text on a dark color).

Ownership

If you are having your brochures printed professionally, make sure that upon final payment, all film, color separations, art work, etc., become your property. This leaves you free to switch printing companies and keeps you from becoming a *captive customer.*

Use It or Lose It

A home inspection brochure should be:

- provided to real estate agents to give their clients.
- direct mailed to home sellers (who are likely local buyers).
- left behind after each home inspection.
- displayed in banks.
- delivered to attorneys.

If you are planning on printing only 1,000 copies of your brochure, you are planning to fail.

More than One Weapon

Consider having a separate brochure for every target audience. Brochures targeted specifically to:

Home buyers are the most common and should emphasize:

- your thoroughness.
- the ease of understanding your report.
- ancillary services you offer.

Real estate agents are less common and should emphasize:

- schedule availability.
- risk-reduction (such as E&O insurance or your hold harmless clause).
- the speed at which you generate the report.

Home sellers are least common and should emphasize:

- price.
- the marketing advantage of a seller's inspection.
- disclosure liability reduction.

Remember, your brochure is not likely for the general public. Rather it is intended for a targeted niche. Also, if you do create more than one version of your brochure, keep them all somewhat consistent looking.

So Sad

A home inspection brochure, like all marketing, is a catalyst or a magnifier. If you offer a poor service, marketing will lead you to your demise quicker. If you do good work, marketing will magnify it. Your brochure is only second to YOU as the key ingredient in achieving success. If you are a good home inspector you have an ethical duty to market so that more of your fellow citizens can learn about and benefit from your good works. It is so sad to see a good home inspector with a bad brochure.

Online Brochure Builder

NACHI is developing an online sample brochure builder which walks you through the steps of creating a home inspection brochure that works. Enter your information, choose colors and fonts, upload pictures, and shazam!... a beautiful home inspection brochure. Your brochure template can then be custom re-edited as much as you like and printed. Or download it into color separated files all ready for a professional printing company to handle. This will be a member-only tool.

Bypassing Real Estate Agents

Nearly all buyers shop for their homes and mortgages online nowadays. NACHI's online brochure builder is another step toward NACHI's e-brochure project which automatically emails online home buyers the 3-D e-brochures of the NACHI members who service their area. The future belongs to NACHI.

New York

The 7 New York NACHI Chapters have a combined website which recently got revamped.

Please visit their improved website:

www.NYnachi.org

Education Seal Released

NACHI is pleased to release the "Education Approved" seal for use by schools and educators who offer continuing education to the home inspection industry. There is no charge to get your course or continuing education approved and no cost to use the seal in your literature or on your websites.

The process is fast and free. If you are a school, an educator or a supplier of continuing education and wish to use the seal, simply email NACHI at fastreply@nachi.org for permission. NACHI does not unduly withhold approval. NACHI promotes the education providers and schools that carry the "Education Approved" seal.

Question of the Day

Did you know that NACHI maintains a technical *Question of the Day* thread on the NACHI message board? Open and free to all. Enjoy.

NACHI Display Booths

Are you manning a booth at an upcoming seminar or convention? Let NACHI help. NACHI recently purchased professional display booths.

They are on loan (provided we aren't using them) to all NACHI members. NACHI also has a huge 6' by 14' NACHI banner which you can borrow. NACHI will also build you a custom banner or table skirt for your upcoming convention or seminar.

Email fastreply@nachi.org to discuss what size you need and how you want it to read.

NACHI*Relo*

NACHI is forming a for-profit corporate relocation company. All existing NACHI members will receive one share with an option to buy more when the company goes public.

With its existing worldwide membership, NACHI is positioned well to handle international relocation inspections.

Atlanta

The Atlanta Chapter of NACHI meets every month. Please visit their website for dates and times:

www.NACHIatlanta.org

NACHI's Executive Director, a War Hero

Did you know that NACHI's Executive Director, John Bowman, is a war hero? The following are just some of the awards bestowed on him during his military career:

- Navy Distinguished Service Medal
- Silver Star
- Purple Heart Medal
- Defense Meritorious Service Medal
- Navy Commendation Medal (Two awards)
- Navy Achievement Medal (Two awards)
- Combat Action Ribbon (Two awards)
- Navy Presidential Unit Citation
- Navy Unit Commendation
- Navy Meritorious Unit Commendation (Two awards)
- Navy "E" Ribbon (Two awards)
- Navy Good Conduct Medal (Three awards)
- Navy Expeditionary Medal
- National Defense Service Medal
- Vietnam Service Medal
- Vietnam Gallantry Cross Unit Citation
- Vietnam Presidential Unit Citation
- Republic of Vietnam Campaign Medal
- Navy Rifle Marksmanship
- Navy Pistol Marksmanship

"I am very proud of my military career but feel that my medals and ribbons have no comparison to those that made the ultimate sacrifice for their country," said NACHI's John Bowman. "They deserve our full admiration and recognition."

Renew your NACHI Membership Online

https://www.nachi.org/renewal.php

note the "s" in https… (secure site)

Florida Association Welcomes NACHI Director

NACHI's Nick Gromicko recently accepted the position of Director at Large for the Florida Association of Professional Home Inspectors (FAPHI). FAPHI has no other affiliation with NACHI. FAPHI is a non-profit organization committed to advancing and safeguarding the interests of the home inspection industry in Florida. One of FAPHI's roles is to provide legislators and the public with an understanding of registration and how it can assure the public that those professional home inspectors are qualified. FAPHI will have a booth at NACHI's National Convention (see page 1).

NACHI Seeks In-House Web Designer

In-house, full-time web designer/developer wanted.

The National Association of Certified Home Inspectors (NACHI) is a non-profit trade association with a strong root in the Internet and the technologies surrounding it. Since the mid 1990's NACHI has developed numerous Web applications and Internet-based systems to help home inspectors achieve financial success and maintain inspection excellence. Now we need your help.

We are seeking a Web designer/developer with:

- A degree or strong employment background in any field directly related to Web design and development (Graphic Arts, Computer Science, et cetera),
- Three or more years of experience in Web design and development.
- An understanding of the principals of user-centered design,
- Knowledge and experience with Section 508-compliance and other accessibility issues,
- A dedication to standards-compliance,
- An understanding of cross-browser design issues,
- Solid XHTML, CSS, and ECMAScript skills,
- Solid understanding and experience with PHP,
- Solid understanding and experience with mySQL (understanding of database normalization a must, ability to produce ER diagrams a plus),
- Proficiency in Adobe Photoshop and Illustrator
- Proficiency with the Linux console environment.

As a web designer/developer, you will be required to:

- Develop complete, independent Web sites for NACHI projects, chapters, etc.
- Contribute to larger projects,
- Adhere to coding and design standards,
- Work well with code produced by other programmers
- Handle multiple projects in a well-managed and timely manner.

As a designer and developer for NACHI you will be given the opportunity for advancement. If you show the skills and drive required, you will have a chance to take over the position of Webmaster, and later perhaps take over managing all of NACHI's Web-based projects. In the meantime you will report directly to the Director of Information Technology. Starting salary is $41,000, health, dental, and eye insurance, plus other benefits. To apply, please contact Nick Gromicko at (303) 258-7271 or at:

nick.gromicko@nachi.org

Free Ads and Presentation Folders for NACHI Members to give to REALTORs

October 6, 2005

We are pleased to announce a renewed working relationship with National Graphics, the presentation folder specialists.

NACHI members will now get a FREE ad depicting the NACHI member's photo and contact information. The ads are running in literally millions of real estate presentation folders given FREE to REALTORs across North America. Best of all, each member can offer the presentation folders (with their ad inside) to the real estate offices they regularly work with. Each folder will contain the NACHI logo as well.

This FREE offer is open to ALL NACHI members.

"National Graphics produces the highest quality presentation folders I've ever found. Our members have regular working relationships with the biggest real estate offices in the world. This mass marketing campaign will not only allow our member to get an ad in these beautiful real estate presentation folders... but also be able to provide them to their favorite REALTORs at no charge," said NACHI's Nick Gromicko.

"I am pleased to be working with Nick and NACHI again. NACHI and National Graphics are the dominant forces in their respective industries. Allowing members to provide REALTORs with free presentation folders that include an ad from that NACHI member is a win-win," said John Conti, President of National Graphics.

NACHI members interested in participating in this ad campaign should contact:

Holly Grant
NACHI Rep
National Graphics
(888) 922-1025
holly@natgraph.ca

www.InspectorMALL.com

Boost Your IQ: Write for Inspector's Quarterly

Inspector's Quarterly is looking for writers who want to give reports, opinions, or anecdotes about what's going on in the housing inspection industry. Here are a few things to keep in mind when submitting stories.

Write how you talk. We pick up a lot of jargon in the inspection industry but all readers need to understand what you are trying to say. Also, a friendly, clear voice is always the one most folks like to listen to.

Write about what you know. If you want to contribute to IQ, you don't have to write about new discoveries in the physics of banisters. Write about what you learned the last time you had a tough inspection. It'll help other inspectors know how to do better as well.

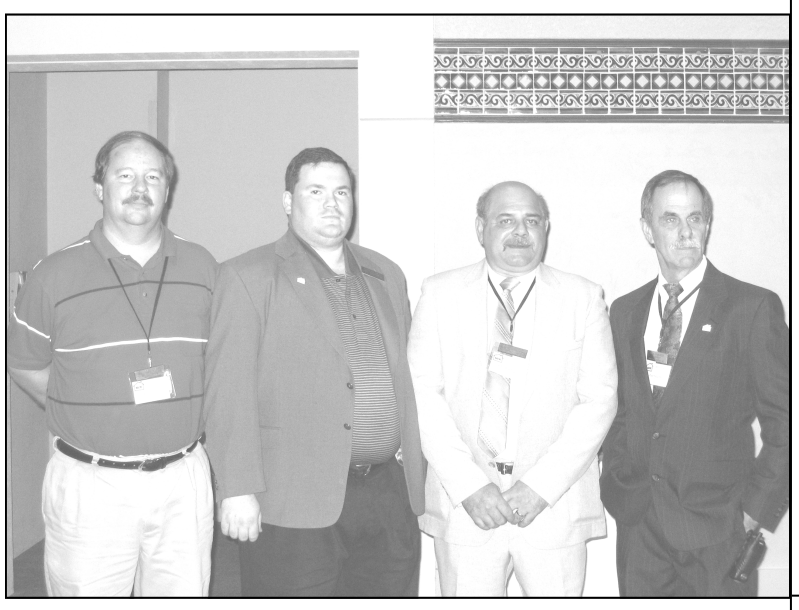
Keep it short, keep it sweet. You don't have to write a novel to write a story that's interesting and effective.

Be inspired. Did you attend a chapter meeting that helped you learn to increase your business? Did you have a particularly good or bad day on the job?

Be accurate. Check your facts, do not invent new ones.

Send photographs and drawings. Images always enrich a piece of writing. Articles do not have to accompany images and vice versa.

E-mail your written work and photographs to Aimee.Jalowsky@nachi.org



NACHI's Blaine Wiley (NACHI's President), Gary Johnson (Executive Director), John Bowman (Vice President) and Paul Sabados (Major Events Coordinator) at the NACHI Convention in Orlando Florida in January 2005. The convention ran six continuing education classrooms for three full days providing NACHI members as well as fellow industry inspectors over 5,000 hours of free continuing education at a cost to NACHI of less than $2.00 per credit hour. Over 850 inspectors attended the event. NACHI's entire hotel room block at the Coronado Springs Resort sold out. All 40 booths were sold out and NACHI had to turn away 14 vendors. Over 2,500 inspectors are expected at NACHI's upcoming convention (see page 1).

Get your Online Certification Verification Seal

When making a purchase online, most consumers will look for a seal of approval from a company such as Thawte or VeriSign. Now you can give your clients the same kind of confidence by letting them know that you're certified by the world's largest home inspection organization. By placing this "NACHI Certified" seal on your website, you can allow your clients to verify your membership with the National Association of Certified Home Inspectors. Use the following code to add the seal to your website. You will have to be able to edit the HTML code of each page you want to add it to. If you cannot edit the HTML yourself, send this code to your host/web designer - (s)he'll know what to do with it.

You can change "seal.gif" to "seal-t.gif" for an image with a transparent background. If you're going to put the image on a dark background, use "seal-tb.gif"

www.nachi.org/webseal.htm

Auburn University Southern Regional Radon Training Center offers NACHI Discount

The Southern Regional Radon Training Center at Auburn University offers training programs in various southeastern states.

If you are a member of NACHI and attend one of SRRTC training workshops for radon measurement or mitigation, they will give you a discount of $50. If you attend continuing education credit seminars, they will offer a $25 discount.

If you are interested in attending one of the training workshops, please contact Jan Carrington (800) 626-2703 or by e-mail: janc@eng.auburn.edu or our website: www.bece.auburn.edu/srrtc .

Home Inspector Website of the Week

Take a look at other home inspector's websites. Get some ideas for improving your own website. All the winners are at *Website of the Week* at:

www.nachi.org/websites

NACHI's Customer Satisfaction Survey hits 7 birds with one stone

1. It limits your liability. Often a dissatisfied client will describe your services to his/her REALTOR, or worse... to a judge, much differently than the truth. Procuring and maintaining a copy of this survey will bring them back to earth, so to speak. It is a nice document to have to present to a complaining REALTOR and can often end a legal action all by itself. Next best thing to a deposition.

2. It alerts you to weaknesses in your service. Often a client is too shy to complain to you in person about your service, or worse... complains only to the REALTOR that referred you. Providing this survey offers your client a way to express his/her dissatisfaction while you are still on the inspection site and can do something about it. Customer feedback is necessary to improving your service.

3. It reminds your client that you don't have X-Ray vision. It is important to explain to your client that a home inspection can't reveal every defect that exists, or will ever exist, in their new home. This Survey works in conjunction with NACHI's Agreement (between you and your client) in that it again reminds them of this fact.

4. It suggests that your client may wish to order ancillary inspections. Some NACHI members offer additional inspections such as WDO, radon, water quality and mold... for additional fee of course. This Survey reminds them to ask about other services you might offer.

5. It grants you written permission to discuss the report with others. And even more importantly, you can point to this document when a seller's agent demands a copy of the inspection report by saying: "I'm sorry, my client has given me written orders not to share the results of his/her report with anyone."

6. It lets your client know you care about his/her opinion. Everyone likes being asked.

7. It helps NACHI get you more work. By entering your NACHI ID# and your client's email address into our Tickler system (Chris Morrell is building it now), your client will receive 4 e-newsletters a year packed with helpful homeowner maintenance tips. These newsletters are well received as they come from the National Association of Certified Home Inspectors. Each includes a reference to your inspector contact information. Once a year we will suggest that your client rehire you to perform a home checkup. This is a painless way to keep your name in front of your former clients... forever.

Directions: Print off copies of this blank survey. Fill out the top portion. Near the end of the inspection, ask your client to fill out the rest of the survey and sign it. SAVE IT FOREVER. Enter your NACHI ID and your client's email address in our Tickler System (coming soon).

www.nachi.org/survey.htm

(see below)

National Association of Certified Home Inspectors **Client Satisfaction Survey**

Client's name: _____ Client's phone number: _____

Property address: _____ Inspector's name: _____

_____ NACHI ID#: NACHI _____

Was the inspector on time for the inspection? Check one	YES ☐	NO ☐
Was the inspector clean and courteous?	YES ☐	NO ☐
Was the inspector knowledgeable?	YES ☐	NO ☐
Did the inspector explain that hidden and/or obstructed areas could not be inspected and why?	YES ☐	NO ☐
Did the inspector explain that the inspection cannot reveal every defect that exists?	YES ☐	NO ☐
Did the inspector explain about other ancillary inspections you can order?	YES ☐	NO ☐
Was the value of this inspection worth the fee you paid?	YES ☐	NO ☐
Would you hire this inspector again or recommend this inspector to a friend?	YES ☐	NO ☐
Besides your real estate agent and attorney, do you permit me to discuss my findings with anyone else?		
Seller?	YES ☐	NO ☐
Seller's agent?	YES ☐	NO ☐
Contractors?	YES ☐	NO ☐
Other? _____		

If you would like NACHI to email you free seasonal maintenance reminders and home care tips enter your email address here: _____@_____.____

Client Signature: _____ Date: _____

Please write your suggestions for improving this inspector's service on back.

Porter Valley Software's Lorne Steiner Becomes NACHI's Director at Large

The National Association of Certified Home Inspectors (NACHI) is pleased to announce that Lorne Steiner, CEO of Porter Valley Software, Inc., a California based maker of the InspectVue line of professional Report-Writers, has agreed to take the position of Director at Large.

Mr. Steiner has traveled throughout the U.S. and Canada promoting professional inspection techniques to help home inspectors achieve their business goals. As Director at Large, Mr. Steiner will also work with the Real Estate Industry to increase awareness and value of recommending qualified NACHI inspectors to increase client satisfaction.

"I have worked side by side with Lorne at many a local NACHI chapter meeting and am thrilled to now be enjoying his company and talents on a deeper and more frequent basis," Nick Gromicko.

"I am very happy to be working with Nick and the rest of the NACHI Directors as they all share my feelings about the value of education, training and partnership," Lorne Steiner.

Lorne will be speaking at NACHI's National Convention (see page 1).

Public Service Announcements

The NACHI Foundation (a registered charity) recently prepared a Public Service Announcement (PSA) to remind homeowners to check the batteries in their smoke alarms. The professionally produced ad was sent out to radio stations across the country. ClearChannel Communications informed NACHI that it was played over 7,000 times on their stations alone.

The NACHI Foundation thanks all who helped with this public awareness campaign.

House of Horrors

The National Association of Certified Home Inspectors (NACHI) has begun the first phase of new project designed to provide members with very real hands-on training. The project dubbed NACHI's House of Horrors will provide visiting inspectors with an actual home intentionally modified to contain hundreds of real defects.

NACHI is currently looking at six different properties throughout the United States. Each of these properties are older homes in need of repair, with all public utilities and zoned commercial.

The plan is to construct a large but simple commercial pole building over and around the home. That's right...a home within a building! The home will be completely within the pole building.

The home will have:

- Improperly wired outlets.
- Plumbing code violations.
- 4 different mock electrical services.
- 6 different sidings & stucco exterior finishes
- A dozen different roofing systems.
- Cut-away drywall to expose framing members.
- Environmental hazards.
- Various insulations of various R-values.
- Improper gutter/downspout systems.
- 3 types of heating systems with defects.
- And over 40 different safety concerns.

The house will have a set of stairs with a deck for visiting inspectors to access the roof and chimney, and we'll even have a sprinkler to simulate rain. Various inspection tools and meters will be available for use. Because the house will have many times the defects found in a typical inspection, visiting inspectors will be provided with an experience superior to ride-a-longs, online aids, classroom training, or correspondence courses.

The facility will contain an indoor classroom (in the former home's yard), an industry vendor display room, and two kitchens (one in the home for training purposes, and one in the facility for use by members).

It will be available for modest rent to ALL home inspection schools, community colleges, seminars, field trips and vocational schools. And like all NACHI benefits, members and NACHI Chapters will have free use of the House of Horrors for their purposes.

Sponsorships from major corporations have already been verbally attained. A major newspaper has agreed to cover the story from the beginning of the pole building construction phase through to our opening ceremony. A wax dummy of a real estate agent has yet to be procured.

NACHI partners with Underwriters Laboratories

Underwriters Laboratories Inc. (UL) offers a discount on well testing to NACHI members:

UL, long known for its safety mark on consumer products, is offering a special discount to NACHI members on well water testing.

To receive a 10% discount on any testing package, please enter promotion code NAC while ordering on the website.

DrinkWell (TM) is a complete well testing program that looks for many common well water contaminants such as bacteria, nitrates, arsenic, lead, copper and others. Home inspectors can order sample collection kits online and after shipping the water to the lab, receive the water report via email.

The report is easy to understand with red light/green light contamination alerts, water treatment & filtering information, a nurse call center and health effect information on the contaminants detected.

UL has tested products and materials for safety for over 100 years and is proud to offer homeowners with thorough well water testing. The 70,000 sq. ft. drinking water laboratory has tested over 1 million water samples for cities and private homeowners throughout America.

Please visit their website at www.uldrinkwell.com or call the lab directly at (888)503-5544. You may also contact:

Daniel W. Carter
Environmental Health Sciences
Underwriters Laboratories Inc.
Phone: (574) 472-5577
Fax: (574) 233-8207
Daniel.W.Carter@us.ul.com

Tennessee writes NACHI into Home Inspection Law

Butch Lewis, Assistant Commissioner of Regulatory Boards for the state of Tennessee, recently spoke at NACHI's Nashville Chapter meeting.

Mr. Lewis helped NACHI get written (specifically named) into the Tennessee home inspection licensing law.

NACHI is the largest home inspection association in Tennessee.

Yellow Page Ad

The NACHI Atlanta Chapter is running a full page ad in the Metro Directory listing every member of the Chapter. The Yellow Pages directory came out in March of 2005

NACHI Provides Free Professional Email Accounts for a More Professional Look

NACHI provides professional e-mail aliases to each of its members. These state-specific e-mail accounts give members a professional e-mail address to advertise.

Rather than something like johninspector28674@aol.com, members can now use an address similar to jinspector@ny.nachi.org. The address automatically forwards to the e-mail address you've provided to NACHI.

"We find that many members use their personal e-mail address for business," said Chris Morrell, Director of Information Technology at NACHI. "Though their address may be difficult to remember (and often look somewhat unprofessional), members don't want to check multiple mailboxes. By offering a professional address that points directly to our members' personal e-mail account, we provide a clean, marketable e-mail address without any additional hassle."

As part of a larger, realtor-focused mega-site, NACHI plans to offer an e-mail service to real estate agents. "We hope to offer a full webmail package to agents that will interface the 'find an inspector' service with their address book," continued Morrell. "This is one of many new systems to help agents find NACHI members."

Member's email addresses are their username@their state.nachi.org. For example: jinspector@ny.nachi.org. This system works now without having to do anything. NACHI members already have their username@their state.nachi.org emails set up and may begin using them now. Emails are forwarded to the member's email account of record in www.nachi.org/profileintro

Send yourself a test email and then begin using this valuable member service immediately!

Commercial Inspection Software

Dear NACHI members:

As you know InspectVue Commercial will soon be released. It's a remarkable program that has all of the virtues of our residential program, but is based on ASTM standards and facilitates cost estimating and inspections on buildings ranging from apartments, condominiums and strip-malls to skyscrapers.

For those of you who've never thought about doing commercial inspections, you might want to think about it now. First of all, commercial inspections offer you more work and greater revenue. And, let's face it, you probably already have the expertise, experience and necessary tools to do the job and commercial clients are so much easier to work with. Residential clients usually develop a personal attachment to a property and can become quite emotional over truly insignificant defects, whereas commercial clients are really only interested in the bottom-line, or in knowing the cost of essential repairs, necessary upgrades, and that of maintenance. Interestingly, commercial and residential inspections tend to be remarkably similar, except that commercial systems are somewhat larger and typically more complicated than residential ones. And for this reason, many new commercial inspectors often elect to subcontract aspects of the inspection to specialists, such as structural and mechanical engineers, plumbers, and electricians. However, inspectors also tend to learn quickly, and usually end up becoming sufficiently qualified to evaluate the vast majority of systems for themselves, and thereby reduce their costs and increase their revenue. Naturally, marketing techniques for commercial properties are different from residential ones, and have to be restructured somewhat, but the profit is usually worth the effort. Think about it, more work, more money, more prestige as an inspector, and a less stressful enterprise! And, all you really need that you don't already have is a truly sophisticated software program like InspectVue Commercial, which would make the whole endeavor worthwhile!

As always, NACHI members and only NACHI members get an exclusive $100 discount.

Come hear me speak at the NACHI Convention in Orlando, Florida (see page 1).

Keith Swift
Porter Valley Software, Inc.

Yalia Technology Design is now

Grassfrog Technologies

helping you get a "jump" on your competition with:

- free search engine optimization
- free secure, online report hosting
- free domain forwarding
- content-rich homeinspection web sites for only $75 plus hosting, and much more!

www.grassfrog.com

www.InspectorSEEK.com

(Canadian friendly, eh)

Search over 12,000 Home Inspection Company Names

- Trying to decide what to name your home inspection company?
- Want to see what other inspectors have named their companies?
- Want to see what state they're in?
- Want to see which company names are most popular?
- Want to see if others are using your company name?
- Need some ideas for a home inspection company name?

NACHI has created a list of many actual home inspection company names and the states they're in. The list contains over 12,000 home inspection company names and their states. Scrolling over any one of the 63 page numbers reveals a tool tip which displays the names alphabetically. And yes, someone already thought of Sherlock Homes. Enjoy...

www.nachi.org/namehelp

August 6, 2005
Ontario, Canada

PRESS RELEASE: NACHI's exams and courses have been adopted by the Ministry of Education and are now being used as part of the training offered by all of the facilities of Certified Adult Training Services (CATS).

In order for students to receive their Certificate they must pass all of the NACHI exams, courses and each procured exam in order to pass the Advanced Home Inspection Course offered by CATS. The Advanced Home Inspection Course offered by CATS is an in-depth course with emphasis on "Hands-on-Training" in excess of 200 hours. This course covers everything from century old, to modern homes. Both city and rural inspections are covered. This course is taught by professional, accredited Home Inspectors, who are NACHI Certified and are members in good standing. This course is approved for continuing education credits by NACHI. The course consists of 12 modules,

1. Orientation: An insight to the home inspection industry as well as all the professional associations.
2. Law: The laws regarding home inspectors and the industry.
3. Tools and Safety: Tools of the industry. Safety concerns for you and your client.
4. Structural: Learn how a home is built from the bottom up. Both century and modern homes.
5. Plumbing: The good ,bad and ugly of Plumbing supply and distribution. City & Rural
6. Mechanical: An inside look at Heating & Air-Conditioning. R.U.S.T. Ventilation.
7. Electrical: Understanding Electricity. From the old to the new, supply & distribution.
8. Building Science: The house as a whole system. How it works and why.
9. Defect Recognition: This is scheduled into each module.
10. Client Appreciation and Understanding: How to qualify and talk to your client.
11. Report Writing: Understanding inspection reports, how to describe and write your findings.
12. Mock Inspections: Students will be shown how to conduct a proper inspection and will participate in mock inspections. Mock inspections will be graded.

Although each module has proctored written exams, the final exam is also proctored and consists of a four hour written exam and a final inspection. All students must be a Member of NACHI and achieve an overall passing grade of 75% in order to qualify for their final Certificate. CATS provides the first year NACHI Membership for qualified students.

The next course starts this September. Contact us at: 1-866-697-0117 or at: www.certifiedadulttrainingservices.com and CATS will be training at NACHI's Convention (see page 1).

Palm-Tech Offers NACHI Member Special

Palm-TechTM Inspection Software announces special benefits for NACHI members.

$50 discount on any purchase of Palm-Tech Inspection Software

Free demonstration package that includes more information, prices, and a working version of the software. Request your copy via our web site at www.palm-tech.com.

Free, informative articles in your email about reporting and software. Sign up by sending an email to info@palm-tech.com

Free Demonstration Packets and a donation of a door prize of Palm-Tech Picture Album Software for NACHI chapter meetings. If you are hosting a meeting, request by sending an email to Rachelw@palm-tech.com. Please include: anticipated attendance, your name and company name, the chapter name, meeting date, and where to send the materials.

PDmB, Inc. was founded in 1992. From the beginning, the company focused on easy to use, low maintenance software solutions that were easily accessible to non-technical users. Palm-Tech Inspector was created in early 1998. 2005 finds Palm-Tech a mature stable product. Purchasers of Palm-Tech products span the globe reaching five of the seven continents. Clients include inspection professionals in a variety of professions.

For more information about Palm-Tech visit us at the NACHI Convention in Orlando:

www.nachi.org/convention2006.htm
(see page 1)

or online at:

www.palm-tech.com

Tips for Zips

Note: The following tips only refer to www.FindanInspector.US. These tips do not apply to other NACHI sites such as www.InspectorSEEK.com and InspectorLocator.com

www.FindanInspector.US is now the internet's most prolific home inspection lead generator. It permits you the inspector to determine or carve out your own market regardless of where you live. In other words you can pick the areas you most want to service. You do this by submitting up to 20 zip codes (postal codes coming soon). Here is some information as well as tips for choosing and submitting your 20 zip codes:

Because the home buying public is more familiar with towns than zip codes, submitting a zip code you service will cause you to appear to service the town that the zip code corresponds to. So if you want to appear to service a certain town, submit the zip code from that town. If a visitor searches for an inspector in a town you service, you will appear.

You can carve out your own market. This is useful if you own a franchise territory or want to work or not work in a particular neighborhood. So if you want to service a certain town, just submit the zip code from that town. It does not matter what your physical address is (where you sleep at night). The system only cares where you want and are willing to service.

Each zip code covers an area with a radius of 20 miles (over 1200 square miles!). Properly spaced out, your 20 zip codes will cover thousands of square miles.

Each zip code submitted carries nearby zip codes with it. So if you submit a zip code area with a center that is closer than 20 miles to the center of another zip code area, you will appear as servicing both towns that correspond to both zip codes. In other words you need not submit both zip codes if they are very near each other.

If a town has more than one zip code you will only appear as servicing that town once, regardless of how many zip codes you submit from that town. So more than one zip code from the same named town need only be submitted once.

To submit your zip codes visit:

www.nachi.org/profileintro.htm

HomeGauge Offers Exclusive NACHI Deal

NACHI home inspectors can enjoy real benefits with HomeGauge!

HomeGauge software will give NACHI inspectors who mention the NACHI MALL extra 3 free months of Gold web services. A $90.00 value. This means when you purchase HomeGauge mention the NACHI MALL and get free Gold Service for 6 months!

Gold service includes:

- Free upgrades to our software.
- Upload and storage of all your reports (for up to 5 years). We are your secondary back up of all your inspection reports.
- Time stamps of when the buyer and agent picked up their report which validates your report delivery.
- Gold service also includes a preferred listing in our zip code search which we pay per click to get our inspectors up in front.
- Free support.
- Online real time calendar that will text message your cell phone when someone books an inspection.
- Credit card service so your buyer can pay for the inspection.
- Client signature of your contract agreement coming soon!

HomeGauge is also working on a Spanish template which will be another reason why Hispanic clients will choose your company over the competition!

See you at the next NACHI Convention! HomeGauge was the main sponsor of the 2005 NACHI convention in Orlando.

Download a full trial version now at www.homegauge.com/inspector/hgis/trial.html or call us for a CD mailer at 877-274-4299 or email us: support@HomeGauge.com

www.InspectorMALL.com

www.nachi.org/convention2006.htm

You have to visit it online. Amazing!

EEF/EPA Director joins NACHI

NACHI was recently honored when Nick Gromicko, NACHI's Founder welcomed Mr. Troy Johnson to the association. He is now a member of NACHI. Mr. Johnson is the Director of the Environmental Education Foundation.

Welcome Troy!

Thank you Nick and all Fellow NACHI Members!

After some research into various inspection organizations, I was most impressed with the depth of knowledge as well as the industry "reach" NACHI and its members possess.

NACHI was a natural fit to assist us and the EPA with our latest contract dealing with the broad topic of "Indoor Air Quality". NACHI members are the front line professionals that deal with IAQ issues on a daily basis.

More importantly than having NACHI members take the IAQ class (Although we would love to have you) on these new guidelines, we are very hopeful that members will help us spread the word about it by sending on the press release below to every publication they can think of. From local newspapers to national trade publications - any and all help is needed.

Thank you again, it my pleasure to be part of an organization that works so hard for its member and the industry.

Sincerely,

Troy Johnson
Executive Director
Environmental Education Foundation
724 E. Iris Drive
Gilbert, AZ 85296
480-659-9356 - Phone
480-659-9456 - Fax
troy_johnson@enviro-ed.org
http://www.enviro-ed.org

NACHI is listed throughout the EEF/EPA Directory at: www.nachi.org/eefepa

NACHI's Nick Gromicko sits on the EEF/EPA advisory board and EEF will be teaching at NACHI's Convention (see page 1).

Member to Member Announcement System

NACHI finalized a new targeted and membership-wide e-mail system that lets chapter presidents (and other NACHI members) easily submit e-mail messages to be sent to specific states or to all NACHI members.

Any member can submit a message, but to limit the number of messages sent out (none of us want to receive 5-10 NACHI announcements a day) we ask that non-critical messages be posted on the message board.

www.nachi.org/bbsystem

Occupant Hazard Recognition Primer

In keeping with NACHI's consumer protection goals, member risk management efforts, and insurance cost reduction steps, NACHI has contracted with several home safety experts to develop an Occupant Hazard Recognition Primer for home inspectors.

This short educational course will help NACHI members recognize safety issues such as electrical defects, carbon monoxide risks, improper stair handrails and spindle spacing, firewall compromises, trip hazards, lack of smoke detectors, child safety issues, obvious potential environmental concerns and more.

With the best interests of the home buying client in mind, NACHI hopes that completing the online, photo-based version of this primer will become an additional membership requirement soon.

And like other NACHI educational tools designed to help our entire industry, NACHI's online Occupant Hazard Recognition Primer will be free and available to all inspectors.

NACHI's Occupant Hazard Recognition Primer is part of The NACHI Safe House Campaign, a joint project of NACHI, The NACHI Foundation, The United States Fire Administration (part of FEMA) and the Maryland State Fire Marshall's Office.

Want A Cheap Inspection?

Buying a home? It is probably the most expensive purchase you'll ever make. This is no time to shop for a cheap inspection. The cost of a home inspection is very small relative to the home being inspected. The additional cost of hiring a NACHI certified inspector is almost insignificant.

You've recently been crunching the numbers, negotiating offers, adding up closing costs, shopping for mortgages, and trying to get the best deals. Don't stop now. Don't let your real estate agent, a patty-cake inspector, or anyone else talk you into skimping here. NACHI certified inspectors perform the best inspections by far.

NACHI certified inspectors earn their fees many times over. They do more, they deserve more, and yes they generally charge a little more. Do yourself a favor...and pay a little more for the quality inspection you deserve.

Alabama Licensing

NACHI membership sufficient for licensing application in the State of Alabama.

NACHI is pleased to announce that in a letter dated August 25th, 2004 the State of Alabama Building Commission has determined that membership in and adherence to the ethical standards of NACHI by an applicant for a home inspector's license shall be sufficient, on an interim basis.

NACHI applied (in 2003) and was patiently waiting for the Building Commission to approve NACHI as a professional body under ALA. ADMIN. CODE r. 170-x-24-.05(1)(c)(1) but the Commission didn't have a meeting scheduled, so the Director of the Commission stepped in to help NACHI until the Commission meets and votes again. Redacted from Aug 25 letter:

Until the Building Commission can vote upon your request, the Director of the Building Commission has determined that membership in and adherence to the ethical standards of the National Association of Certified Home Inspectors, by an applicant for a home inspector's license shall be sufficient, on an interim basis, for purposes of the professional qualification requirement...

Sincerely,

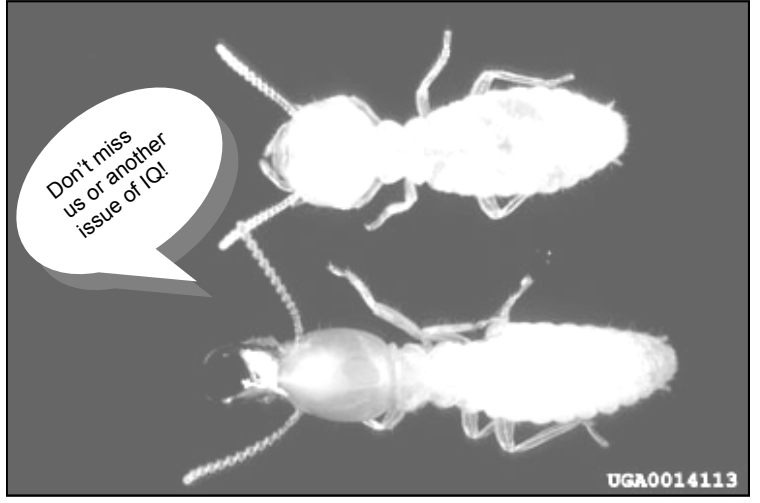
Phyllis Thomas
Home Inspector / EIFS Coordinator
State of Alabama
Building Commission

This accommodation was procured in part by help from members of NACHI's Alabama Chapter out of Birmingham.

Form your own NACHI Chapter Mr. President:

www.nachi.org/form

182 North American Chapters and counting...



Termites

Coming Soon, An Entire IQ Issue Devoted to Wood Destroying Organisms

Subscribe to Inspector's Quarterly today by sending $29 along with your mailing address to:

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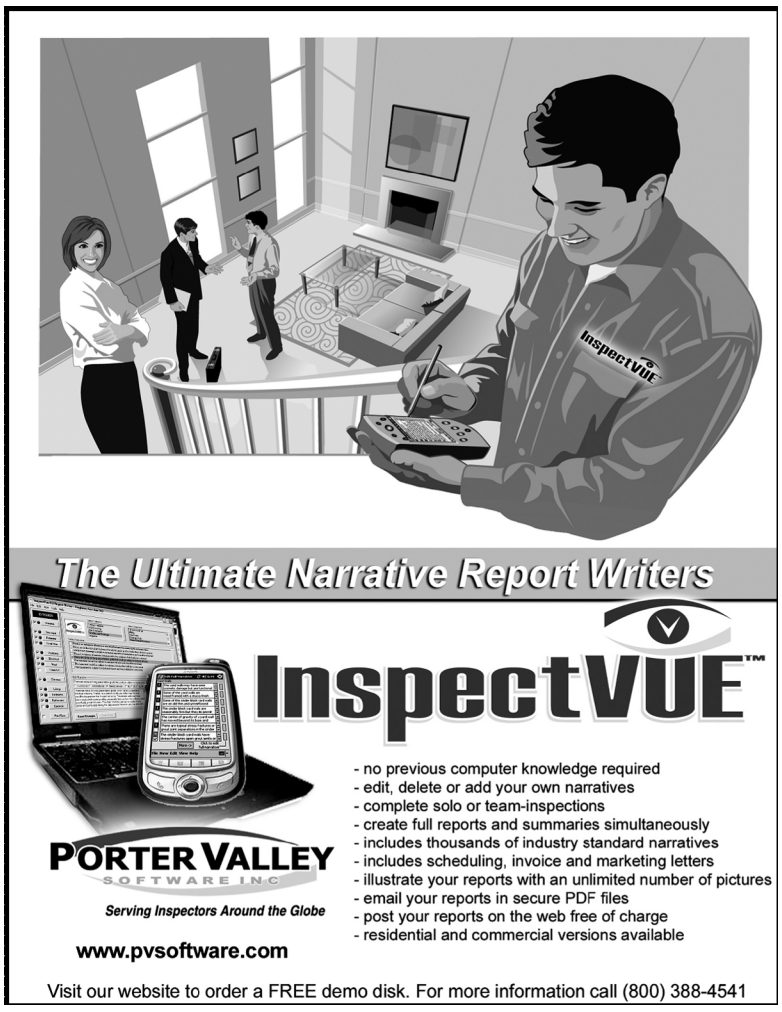
Boulder CO 80301

Subscribe to IQ today!



Build a Tamper Resistant Radon Cage

The use of tamper resistant techniques in real estate radon inspections is often required. Here's how to build an inexpensive cage that looks and works great. This cage does not rely on electricity or batteries.

Supplies:

- 48" sump pump basin with lid (get it at a plumbing supply house).
- 5 open speaker grills (get them at Radio Shack or stereo store).
- 2 small padlocks.
- 1 golf tee and golf ball.
- Styrofoam insulation board.
- 5 pounds of play sand.

Instructions:

Cut holes in the four sides and the top lid of the sump pump basin using a key hole saw and install the speaker grills. Cut a piece of Styrofoam to fit the bottom of the basin and coat it with a light even layer of sand. Set up the golf tee and ball into the center of the bottom of the basin. Hang your radon kits on the underside of the basin lid and secure the lid to the basin using the padlocks. You might need a hook for the radon kits and some holes for the locks.

When you return to retrieve the radon kits, carefully unlock the lid and examine the golf ball. If it has fallen off its tee, you know that the cage had been bumped. If the cage had been moved, the golf ball will leave a history of this movement in the light even layer of sand.

This system is nice because it does not require uninterrupted electricity or batteries.

A quality control check to ensure that the cage itself is not affecting the outcome of the test by hampering airflow can be performed by running several simultaneous tests inside and outside the cage and comparing the results. You should save the results of this experiment should this issue ever arise.

Dress up your cage by adding custom stickers, reminding occupants not to disturb the cage. You can print them yourself or call NACHI and they will do it for you for free.

NACHI's Free Online University

NACHI's has a free online University, open to all who have a computer. There you can:

- Take a free Online Examination to test your knowledge and uncover your weaknesses. It is graded online and open to all.
- Borrow a book or video from our free library.
- Enjoy the free exam study material and helpful study guides.
- Use the up-to-date national statistics to compare your skills with others.
- Take the free Online Roofing Course.
- Visit the free Consumer Information Center.
- Read the Code of Ethics.
- Take the free online Inspector Ethics Obstacle Course.
- Read the Standards of Practice.
- Take the Certified Master Inspector Exam/Formula.
- Take the free Standards of Practice course.
- Take the free online Standards of Practice Quiz.
- Read the Continuing Education Policy.
- Browse the visual aid inspection frames.
- Surf the Photo Web Gallery. See pictures of actual defects.
- Chat on the free Photo Message Board and share your knowledge.
- Take advantage of the free business success tips and learn how to market your service.
- Read Dear NACHI and ask questions.
- Run through the Online Home Inspection Glossary to get definitions for every term.
- Take the free Online Home Inspection Course.
- Attend a free hands-on workshop, seminar, or course.
- Try to answer the Question of the Day.
- Solve an educational inspection crossword puzzle.

And Coming soon:

- Take the free online, photo-based Occupant Hazard Recognition Primer.
- Attend a NACHI House of Horrors training facility.
- Take NACHI's free online electrical module.

Visit:

www.NACHI.org/education

NACHI Updates Inspection Agreement

NACHI has updated its standard inspection agreement, a form many NACHI members use as the basis for their own contracts with clients. NACHI attorney Mark Cohen says the updated version offers inspectors greater legal protection. It is designed to work hand-in-hand with NACHI's Standards of Practice. The updated version is available to NACHI members free of charge at www.nachi.org/documents.htm.

The updated form contains a number of important additions, but still consists of a single page. NACHI understands that a prospective client may become wary if an inspector asks them to sign a lengthy legal document.

Cohen, an attorney with experience in drafting and litigating contract and commercial claims, says there are several important issues home inspectors should consider in drafting their contracts. These include:

- Defining the scope of the inspection;
- The fee for the inspection;
- When payment is due;
- A disclaimer of warranties;
- A limitation on liability and a liquidated damages provision;
- Provision for payment of costs and attorney's fees;
- Whether to require arbitration in the event of a dispute;
- A "merger clause" stating that there are no promises other than those set forth in the agreement and that all prior discussions are merged into the agreement;
- A clause stating that any modification of the agreement must be in writing;
- A forum selection clause so that any lawsuit must be filed in the county or district where the inspector has its principal place of business; and
- A personal guaranty of payment if the client is a corporation or similar entity.

In addition to always using a written contract, Cohen urges home inspectors who have not incorporated to form a limited liability company (LLC) or subchapter S corporation because forming a separate entity offers some additional liability protection (see page 21). Inspectors may also be able to reduce their self-employment taxes by doing business as an LLC or corporation.

Finally, Cohen urges inspectors to review their advertising and marketing materials with a critical eye to make sure they do not contain unfounded statements or claims that could provide the basis for a lawsuit by an unhappy client.

Mark Cohen received his law degree from the University of Colorado in 1983. After service as an Air Force JAG and Special Asst. U.S. Attorney, he entered private practice. His practice includes representation of creditors, drafting and reviewing contracts, and litigating contract claims. He has authored six articles in the American Jurisprudence Proof of Facts series and is Chief Litigation Counsel for the National Association of Certified Home Inspectors. He welcomes inquiries from Colorado home inspectors and is also available to work with local counsel in other states.

www.nachi.org/documents.htm

Requirements to apply for membership:

1. You must have passed NACHI's Online Inspector Examination (free).
2. You must have completed NACHI's Ethics Obstacle Course (free).
3. You must have taken NACHI's Standards of Practice Quiz (free).
4. You must mail, fax, or submit online NACHI's Affidavit.
5. You must agree to adhere to the Standards of Practice.
6. You must agree to abide by the Code of Ethics.
7. You must agree to continue learning (24 hours/year) as per the Continuing Education Policy.
8. You must agree to maintain your member Online Continuing Education Log (free) as per the Continuing Education Policy.
9. You must agree that (after you join) if you have never performed a home inspection for a fee you will submit 4 mock inspections to NACHI's Report Review Committee (free) before performing your first home inspection for a client.
10. You must agree that within your first 30 days after joining, you will successfully complete NACHI's comprehensive online Standards of Practice course (free).
11. You must agree that within your first 60 days after joining, you will complete NACHI's comprehensive online Roofing course (free) including all the quizzes within and pass it's final exam.
12. You must agree that within your first 3 months of membership you will apply for a membership photo I.D. (free).
13. You must agree that within your first year of membership you will re-take and pass NACHI's Online Inspector Examination again (free).
14. You must agree that within your first 2 years of membership you will attend at least one chapter meeting or educational seminar (reasonable exceptions apply).
15. You must be actively working towards attaining a "Full" Membership.
16. And coming in 2006: NACHI's Occupant Hazard Recognition Primer.

All members get all membership benefits. Fee is $289 total... not a penny more.

Requirements to maintain membership after you apply/join:

1. You must adhere to the Standards of Practice.
2. You must abide by the Code of Ethics.
3. You must continue learning (24 hours/year) as per the Continuing Education Policy.
4. You must maintain your member Online Continuing Education Log (free) as per the Continuing Education Policy.
5. If you have never performed a home inspection for a fee you must submit 4 mock inspections to NACHI's Report Review Committee (free) before performing your first home inspection for a client.
6. You must agree that within your first 30 days after joining, you will successfully complete NACHI's comprehensive online Standards of Practice course (free).
7. You must agree that within your first 60 days after joining, you will complete NACHI's comprehensive online Roofing course (free) including all the quizzes within and pass it's final exam.
8. You must agree that within your first 3 months of membership you will apply for a membership photo I.D. (free).
9. Within your first year of membership you must re-take and pass NACHI's Online Inspector Examination again (free).
10. Within your first 2 years of membership you must attend at least one chapter meetings or educational seminars (reasonable exceptions apply).
11. And coming in 2006: NACHI's Occupant Hazard Recognition Primer.
12. Requirements for full membership:
13. You must have performed or participated in more than 100 home inspections.
14. You must have passed NACHI's Online Inspector Examination (free).
15. You must have completed NACHI's Ethics Obstacle Course (free).
16. You must have taken NACHI's Standards of Practice Quiz (free).
17. You must mail, fax, or submit online NACHI's Affidavit.
18. You must adhere to the Standards of Practice.
19. You must abide by the Code of Ethics.
20. You must continue learning (24 hours/year)as per the Continuing Education Policy.
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24. You must agree that within your first 3 months of membership you will apply for a membership photo I.D. (free).
25. Within your first year of membership you must re-take and pass NACHI's Online Inspector Examination (free).
26. Within your first 2 years of membership you must attend at least one chapter meeting or educational seminar (reasonable exceptions apply).
27. If required by your state, you must have the proper E&O insurance.
28. And coming in 2006: NACHI's Occupant Hazard Recognition Primer.

Warning to Consumers:

Unlike other home inspection associations, NACHI front-ends all of its membership requirements. All of our members must fulfill our membership requirements before they can apply for membership. Other associations have little or no entrance requirements and unconscionably encourage their members and candidates to go out and perform hundreds of unqualified inspections for poor, unsuspecting consumers as the only way to attain full membership.

Apply online today at www.nachi.org

Forms of Inspection Business Ownership

by
Joseph Ferry and Nick Gromicko

One of the first decisions that you will have to make as an inspection business owner is how the company should be structured. This decision will have long-term implications, so consult with an accountant and attorney to help you select the form of ownership that is right for you. In making a choice, you will want to take into account the following:

- Your vision regarding the size and nature of your inspection business.
- The level of control you wish to have.
- The level of structure you are willing to deal with.
- The inspection business's vulnerability to lawsuits.
- Tax implications of the different ownership structures.
- Expected profit (or loss) of the business.
- Whether or not you need to reinvest earnings into the business.
- Your need to take cash out of the business for yourself.

SOLE PROPRIETORSHIPS

The vast majority of inspection businesses start out as sole proprietorships. These firms are owned by one person, usually the inspector who has day-to-day responsibility for running the business. Sole proprietors own all the assets of the business and the profits generated by it. They also assume complete responsibility for any of its liabilities or debts. In the eyes of the law and the public, the inspector is one and the same as the business.

Advantages of a Sole Proprietorship

- Easiest and least expensive form of ownership to organize.
- Sole proprietors are in complete control and, within the dictates of the law, may make decisions as they see fit.
- Sole proprietors receive all income generated by the business to keep or reinvest.
- Profits from the business flow through directly to the owner's personal tax return.
- The business is easy to dissolve, if desired.

Disadvantages of a Sole Proprietorship

- Sole proprietors have unlimited liability and are legally responsible for all debts against the business. Their business and personal assets are at risk.
- May be at a disadvantage in raising funds and are often limited to using funds from personal savings or consumer loans.
- May have a hard time attracting high-caliber employees or additional inspectors, or those that are motivated by the opportunity to own a part of the business.
- Some employee benefits such as owner's medical insurance premiums are not directly deductible from business income (only partially deductible as an adjustment to income).

Federal Tax Forms for Sole Proprietorship (only a partial list and some may not apply)

- Form 1040: Individual Income Tax Return
- Schedule C: Profit or Loss from Business (or Schedule C-EZ)
- Schedule SE: Self-Employment Tax
- Form 1040-ES: Estimated Tax for Individuals
- Form 4562: Depreciation and Amortization
- Form 8829: Expenses for Business Use of your Home
- Employment Tax Forms

PARTNERSHIPS

In a Partnership, two or more people share ownership of a single business. Like proprietorships, the law does not distinguish between the business and its owners. The Partners should have a buy-sell agreement that sets forth how decisions will be made, profits will be shared, disputes will be resolved, how future inspectors will be admitted to the partnership, how partners can be bought out or what steps will be taken to dissolve the partnership when needed. While it is hard to think about a "break-up" when the business is just getting started, many partnerships split up at crisis times and unless there is a defined process, there will be even greater problems. They also must decide up front how much time and capital each will contribute, etc.

Advantages of a Partnership

- Partnerships are relatively easy to establish; however, time should be invested in developing the partnership agreement.
- With more than one owner the ability to raise funds may be increased.
- The profits from the business flow directly through to the partners' personal tax returns.
- Prospective inspectors may be attracted to the business if given the incentive to become a partner.
- The business usually will benefit from partners who have complementary skills especially when inspecting as a team.

Disadvantages of a Partnership

- Partners are jointly and individually liable for the actions of the other partners.
- Profits must be shared with others.
- Since decisions are shared, disagreements can occur.
- Some employee benefits are not deductible from business income on tax returns.
- The partnership may have a limited life; it may end upon the withdrawal or death of a partner.

Types of Partnerships that should be considered:

General Partnership

Partners divide responsibility for management and liability, as well as the shares of profit or loss according to their internal agreement. Equal shares are assumed unless there is a written agreement that states differently.

Limited Partnership and Partnership with limited liability

"Limited" means that most of the partners have limited liability (to the extent of their investment) as well as limited input regarding management decisions, which generally encourages investors for short term projects or for investing in capital assets. This form of ownership is not often used for operating retail or service businesses. Forming a limited partnership is more complex and formal than that of a general partnership.

Joint Venture

Acts like a general partnership, but is clearly for a limited period of time or a single project. If the partners in a joint venture repeat the activity, they will be recognized as an ongoing partnership and will have to file as such and distribute accumulated partnership assets upon dissolution of the entity.

Federal Tax Forms for Partnerships (only a partial list and some may not apply)

- Form 1065: Partnership Return of Income
- Form 1065 K-1: Partner's Share of Income, Credit, Deductions
- Form 4562: Depreciation
- Form 1040: Individual Income Tax Return
- Schedule E: Supplemental Income and Loss
- Schedule SE: Self-Employment Tax
- Form 1040-ES: Estimated Tax for Individuals
- Employment Tax Forms

CORPORATIONS

A corporation, chartered by the state in which it is headquartered, is considered by law to be a unique entity, separate and apart from those who own it. A corporation can be taxed; it can be sued; it can enter into contractual agreements. The owners of a corporation are its shareholders. The shareholders elect a board of directors to oversee the major policies and decisions. The corporation has a life of its own and does not dissolve when ownership changes.

Advantages of a Corporation

- Shareholders have limited liability for the corporation's debts or judgments against the corporations.
- Generally, shareholders can only be held accountable for their investment in stock of the company. (Note that officers can be held personally liable for their actions, such as the failure to withhold and pay employment taxes.)
- Corporations can raise additional funds through the sale of stock.
- A corporation may deduct the cost of benefits it provides to officers and employees.
- Can elect S corporation status if certain requirements are met. This election enables company to be taxed similar to a partnership.
- It is easier for shareholders to sell their inspection business when they want to retire.

Disadvantages of a Corporation

- The process of incorporation requires more time and money than other forms of organization.
- Corporations are monitored by federal, state and some local agencies, and may have more paperwork to comply with regulations.
- Incorporating may result in higher overall taxes. Dividends paid to shareholders are not deductible form business income, thus this income can be taxed twice.

Federal Tax Forms for Regular or "C" Corporations (only a partial list and some may not apply)

- Form 1120 or 1120-A: Corporation Income Tax Return
- Form 1120-W Estimated Tax for Corporation
- Form 8109-B Deposit Coupon
- Form 4625 Depreciation
- Employment Tax Forms
- Other forms as needed for capital gains, sale of assets, alternative minimum tax, etc.

SUBCHAPTER S CORPORATIONS

A tax election only; this election enables the shareholder to treat the earnings and profits as distributions and have them pass through directly to their personal tax return. The catch here is that the shareholder, if working for the company and if there is a profit, must pay herself wages and it must meet standards of "reasonable compensation". This can vary by geographical region as well as occupation, but the basic rule is to pay yourself what you would have to pay someone to do your job, as long as there is enough profit. If you do not do this, the IRS can reclassify all of the earnings and profit as wages and you will be liable for all of the payroll taxes on the total amount.

Federal Tax Forms for Subchapter S Corporations (only a partial list and some may not apply)

- Form 1120S: Income Tax Return for S Corporation
- 1120S K-1: Shareholder's Share of Income, Credit, Deductions
- Form 4625 Depreciation
- Employment Tax Forms
- Form 1040: Individual Income Tax Return
- Schedule E: Supplemental Income and Loss
- Schedule SE: Self-Employment Tax
- Form 1040-ES: Estimated Tax for Individuals
- Other forms as needed for capital gains, sale of assets, alternative minimum tax, etc.

LIMITED LIABILITY COMPANY (LLC)

The LLC is a relatively new type of hybrid business structure that is now permissible in most states. It is designed to provide the limited liability features of a corporation and the tax efficiencies and operational flexibility of a partnership. Formation is more complex and formal than that of a general partnership. The owners are members and the duration of the LLC is usually determined when the organization papers are filed. The time limit can be continued if desired by a vote of the members at the time of expiration. LLCs must not have more than two of the four characteristics that define corporations: Limited liability to the extent of assets; continuity of life; centralization of management and free transferability of ownership interests.

Federal Tax Forms for LLC

Taxed as partnership in most cases; corporation forms must be used if there are more than 2 of the 4 corporate characteristics, as described above.

In summary, deciding the form of ownership that best suits your inspection business should be given careful consideration. Use your key advisors to assist you in the process.

NACHI has set up a services network of professionals in your neighborhood to help you.

Chicago Tribune

NACHI has been running ads promoting NACHI inspectors in the real estate sections of major newspapers throughout North America. The recent ad in the Chicago Tribune generated hundreds of inspections for our membership.

Legal Services Network

NACHI is pleased to announce the formation of a nationwide network of participating attorneys to assist NACHI members with their home inspection businesses. These attorneys will provide a one-hour consultation to NACHI members for a reduced fee of $50.00 with additional consultations at 80% of their normal hourly rates.

The participating attorneys will have the benefit of NACHI-provided licensing and state regulation information, appellate court decisions, NACHI summaries of related cases, expert witnesses and co-counsel.

NACHI screens the attorneys for experience, competence, ethics and errors and omissions insurance.

Chapter Sites Optimized

NACHI Chapter Members Get the Edge!

NACHI has undertaken a special search engine optimization project to improve search engine results for NACHI chapter web sites. Over the next month, NACHI will be performing keyword analyses for each web site, optimizing the sites for home inspection and location specific keywords, installing an automatic link exchange manager and submitting these web sites to over 1000 search engines, directories and link venues across the US and Canada.

Each chapter website features a list of chapter members with links to their own inspection business websites, so increasing these search results benefits all NACHI chapter members.

NACHI's Code of Ethics Improved

Under instructions from Joe Farsetta, NACHI's Code of Ethics have been changed. The phrase "NACHI inspector" has been replaced with "NACHI member" throughout.

The purpose of this change was to prevent non-inspector members from arguing the COE does not apply to them.

www.nachi.org/code_of_ethics.htm

University of Nebraska

Using NACHI members as guinea pigs (no pun intended), the University of Nebraska launched a wildlife damage inspection course online.

The free course is approved by NACHI for continuing education purposes.

For more information about online inspection courses visit the education section of:

www.InspectorMall.com

Important Contact Information

For NACHI, InterNACHI, NACHI ADRS, NACHI Consumer Recovery Fund, NACHIrelo, NACHI Foundation, *Inspector's Quarterly*, REALmatcher and *REAL Property Times*.

For nearly all questions (preferred method of contact):
FastReply@nachi.org Your email will be forwarded to the proper person at NACHI.

Contact NACHI by mail:
National Association of Certified Home Inspectors
P.O. Box 987
Valley Forge, PA 19482-0987
(Your mail will be forwarded to the proper department at NACHI)

Contact NACHI by fax:
(650) 429-2057 or if busy...
(650) 475-7122
(Silicon Valley, CA)

To join:
www.nachi.org/membership.htm

Contact NACHI's Executive Director:
John Bowman (New York)
921 Pennsylvania Avenue
Elmira, New York 14904-2652
NACHI office phone (303) 258-3398
john.bowman@nachi.org

Contact NACHI's President:
Blaine Wiley (Florida)
NACHI cell phone (303) 591-9889
blaine.wiley@nachi.org

Contact NACHI's Chief Operating Officer and NACHI News' Editor in Chief:
Aimee Jalowsky (Colorado)
Contact Aimee during daytime hours at (303) 258-7271
NACHI cell phone (303) 562-7551
aimee.jalowsky@nachi.org (most preferred)

Contact NACHI's Director of Corporate Relations:
Deanna Willis (Colorado)
(303) 258-3594
dee.willis@nachi.org

Contact NACHI's Major Event Coordinator:
Paul Sabados (Kansas)
NACHI cell phone (816) 918-8840
totoville@msn.com

Contact NACHI's Chairman of the Member Advisory Board:
Bob Wills (Pennsylvania)
NACHI cell phone (484) 429-5464
bwinspections@comcast.net

Contact NACHI Foundation's Canadian Representative and NACHI-DUKA Chapter President:
Bob Brown (Ontario)
NACHI cell phone (484) 429-5465
bob@aciss.biz

Contact NACHI's IT Director:
Chris Morrell (Massachusetts)
Webmaster@nachi.org

NOTE: Chris does not maintain NACHI's websites so if you need a change to something on the websites, email nick.gromicko@nachi.org

Contact NACHI's Director at Large:
Lorne Steiner (California)
Lorne.Steiner@nachi.org

Contact NACHI's Membership Director:
Write Alicia (California)
Alicia.Fowler@nachi.org

Contact NACHI's Alternate Dispute Resolution Service Director of Professional Development Chairman, Ethics & Standards of Practice Committee:
Joe Farsetta (New York)
NACHI cell phone (303) 591-9919
(845) 735-9414
joe@advancedinspections.net

Contact NACHI's National Training Consultant:
Gerry Beaumont
NACHI Cell Phone (484) 429-5466
education@nachi.org

Contact NACHI's Director of eServices:
Roberta Dulay
roberta.dulay@nachi.org
Ask an SEO question: askbetty@gmail.com

Contact NACHI's Western States Director:
Bruce Kirby (Montana)
bkirby@mt.nachi.org

Contact NACHI Awards Committee Chairman:
Paul Hinsperger (Canada)
hinsperg@allstream.net
Phone: (519) 938-8349

Contact NACHI & InterNACHI's Director of International Relations:
Antonio Medina (Florida)
amedina@thesamecompany.net
Note: Antonio is fluent in English, Spanish, Italian, and Hebrew.

Contact NACHI's Founder and Director of Public Relations by email:
Nick Gromicko (Idaho)
nick.gromicko@nachi.org

Contact InterNACHI's Executive Director by email:
Alan Trotter (Czech Republic)
trotter@daltex.cz

Contact Inspector's Quarterly by email:
Editor-in-Chief -Aimee Jalowsky
Managing Editor -Christine Fischer
iq@nachi.org

Contact Inspector's Quarterly and Real Property Times' Reporter by email:
Krystal Wright (Colorado)
(303) 258-7510
krystal.wright@nachi.org

Contact NACHI's Executive Assistant and Data Information Specialist by email:
Kay Drauer (Colorado)
kay.drauer@nachi.org

Contact NACHI's Communications and Design Department:
Lisa Endza
lisa.endza@nachi.org

Contact NACHI's Marketing Director by email:
Christine Fischer
chris.fischer@nachi.org

Contact NACHI's Legal Counsels:
NACHI's Standards of Practice, insurance and PA/NJ issues:
Joseph Ferry
Law Offices of Joseph Ferry
Box 34
Flourtown, PA 19031
or
Two Penn Center Plaza
Suite 200
Philadelphia, PA 19102
Phone: (215) 854-6444
Fax: (215) 243-8202
legal@nachi.org

NACHI/InterNACHI:
Mark S Cohen
NACHI's Chief Litigation Counsel
Cohen Horner, LLP
4450 Arapahoe Avenue, Suite 100
Boulder, CO 80306-1801
(303) 258-0561 or (303) 546-7937
mark@cohenslaw.com
Mailing address: P.O. Box 617, Nederland, CO 80466

WPA NACHI Chapter counsel & pre-inspection agreements:
Bradley S. Dornish
Attorney at Law
Dornish & Scolieri, PC
1207 Fifth Avenue
Pittsburgh, PA 15219-6211
(412) 765-2726
bdornish@doscolaw.com

Contact NACHI's Tax Attorney:
Tax Exempt Issues & Compliance Requirements:
Jeffrey D. Cohen, Esq., C.P.A.
NACHI/InterNACHI Tax Attorney
The Cohen Law Firm, P.C.
4845 Pearl East Circle, Suite 101
Boulder, Colorado 80301
Telephone 303-733-0103
Facsimile 303-733-0104
www.cohenadvisors.net
jeff@cohenadvisors.net

Contact local NACHI Chapter heads:
www.nachi.org/chapterlist.htm

Contact NACHI to update member information or to add zip codes:
www.nachi.org/profileintro.htm

Contact NACHI for password help:
Write Nick.Gromicko@nachi.org
or www.nachi.org/password_info

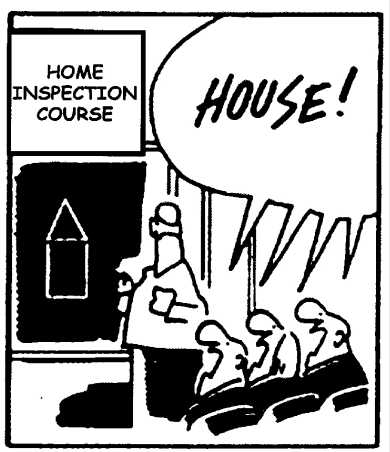
Contact NACHI' Consumer Complaint Hotline:
(610) 917-8000 (consumers only)

UPS, FedEx, or in-person legal service:
NACHI
1750 30th Street
Boulder, CO 80301

Pallet or large truck deliveries:
NACHI c/o
Nick Gromicko
518 Kimberton Road
Phoenixville, PA 19460
(call 303-258-7271 if you need unloading assistance or instructions)

Contact or donate to The NACHI Foundation (our charitable organization):
Gary Johnson
The NACHI Foundation
7910 Belgaro Road
Laurel, MD 20723
(303) 591-9895

We are the Mold Dogs and we'll be at the NACHI Convention in Orlando, Florida in February, 2006 (see page 1). We are a lot smarter and cuter than those dogs on page 30!



NACHI℠

The Best Inspectors in the World

NACHI members are the best inspectors in the world

Licensing of home inspectors only sets a minimum standard. Much like being up to code, any less would be illegal. Imaginary people, children, psychics (who claim to "sense" if a house is OK) and even pets can be home inspectors. Other home inspection associations have no entrance requirements and worse, encourage their candidates to go out and perform actual inspections for poor, unsuspecting consumers as the only way to achieve full membership. NACHI finds this practice unconscionable.

That is why NACHI front-ends its membership requirements. We turn down more than 1/2 the inspectors who want to join because they can't pass our exams or fulfill our membership requirements.

NACHI inspectors:

Have to pass NACHI's Online Inspector Examination every year. (This general, not association-specific exam is open and free to all).

Have to complete NACHI's online Ethics Obstacle Course. (This open book Ethics course is open and free to all).

Have to take NACHI's online Standards of Practice Quiz (This open book Standards of Practice quiz is open and free to all).

Have to sign and submit an Affidavit.

Have to adhere to NACHI's Standards of Practice.

Have to abide by NACHI's Code of Ethics.

Have to continue learning (24 hours/year) as per NACHI's Continuing Education Policy.

Have to maintain a member Online Continuing Education Log (free) as per NACHI's Continuing Education Policy.

Have to (if never performed a home inspection for a fee) submit 4 mock inspections to NACHI's Report Review Committee (free) before performing their first home inspection for a client.

Have to (within 30 days after joining) successfully complete NACHI's comprehensive online Standards of Practice course (free).

Have to (within first 60 days after joining) complete NACHI's comprehensive online Roofing course (free) including all the quizzes within and pass it's final exam.

Have to (within first 3 months of membership) apply for a membership photo I.D. (free).

Have to re-take and pass NACHI's Online Inspector Examination again, every year (free).

Have to attend at least one chapter meetings or educational seminars every two years (reasonable exceptions apply).

Have access to Inspector's Quarterly, delivered to their doorstep.

Have access to NACHI's free visual aid inspection frames to help them learn.

Have access to NACHI's free library for improving their inspection skills.

Have access to NACHI's message board for exchanging information and tips.

Have access to NACHI's What's New section so they can keep up with the industry.

Have access to NACHI's specific-topic advisory boards.

Have access to Dear NACHI for detailed advice.

Have access to a time-tested Agreement which keeps them (and you) away from lawsuits.

Have access to NACHI's Report Review/Mentoring service.

Have to submit passport photos for their membership I.D.

Have access to NACHI's free online inspection courses.

Have to have mock inspections reviewed before performing their first fee paid inspection.

Have to carry E&O insurance (if their state requires it).

Have access to a real estate agent hold harmless clause.

Have access to NACHI University.

Have access to The NACHI Mall.

Have a consumer hot-line for their clients.

Have access to an Arbitration and Dispute Resolution Service.

Have access to a Client Satisfaction Survey.

And coming in 2006: Have to complete NACHI's Occupant Hazard Recognition Primer.

NACHI, America's elite home inspection association and home to the best home inspectors in the world.

So the next time you need a home inspector, make sure he/she is a member of NACHI and never ever use a *candidate* or *associate* of any association.