



# Florida's Inspection Voice

Spring 2017

## PRESIDENT'S MESSAGE

By Ralph Cabal

Thank you for the opportunity to serve as your president for one more year. I will continue to do my best to lead your association in the direction you, its members, want me to. Your board of directors worked diligently last year to implement new ideas as well as revive others that have been inactive. The board members were united and worked well together and with the membership. We owe each and of them a big thank you! Overall, 2016 was a very successful year for FABI as affirmed by many members and vendors alike. We had great turnout at our conferences which was due to the high quality of presenters and variety of topics presented throughout the year (technical, business and marketing) that appealed to new and veteran inspectors. We must also give credit to our affiliate members who helped FABI stay strong with their support and presentations.



I would like to welcome the new members to the board of directors: Albert Cooke, Clay Gillean, and Mark Hall. These gentlemen were voted in by the membership during the last meeting in December. I welcome them and their ideas to the board and am looking forward to working with them. On behalf of the entire FABI membership, I would like to thank Kelly Cox, Tom O'Brien, and Chris MacDonald, members formerly serving on the board of directors, for their service to our association as it is greatly appreciated.

As mentioned in a previous message, FABI's culture should be one that opens its doors and is welcoming to all inspectors alike; new and seasoned inspectors, member or not. This culture should unify not only our own membership, but the home inspection industry as a whole. One that shows the inspection community what we already know - that FABI is a brotherhood willing to help each other and the place to receive the highest quality education in the state.

Over the past year, members of the board have reached out to other association leaders in an attempt to bridge the gap between different groups, build relationships, and increase FABI's recognition among other professionals in our industry. We also made a commitment to have a presence at other association events either by participating as an exhibitor (as was done in several events last year) or providing education whenever possible (as is being planned for ASHI's Inspection World in January). We also are working on becoming a partner with the US Department of Energy and providing training for energy score assessors. We are committed to showing the industry FABI is Florida's best kept secret and why home inspectors who are serious about their profession should join us and attend our conferences. We are already beginning to see the benefits of that with the number of first-time attendees and the diversity of attendees that have come to our conferences.

Remember, FABI belongs to its members! We thank those who have contacted us to share your thoughts and ideas for FABI. We greatly appreciate it as it is much needed to ensure a collective perspective. Remember we encourage your feedback so reach out to any of us on the board with your comments and suggestions. All of us working together can make FABI the best association for anyone in the inspection industry.

Published by the Florida Association of Building Inspectors, Inc.  
[www.fabi.org](http://www.fabi.org) / [info@fabi.org](mailto:info@fabi.org)

# Florida's Inspection Voice

Published by the Florida Association of Building Inspectors, Inc.  
Post Office Box 149202 • Orlando, Florida 32814  
1-800-544-3224 • 407-897-5422  
www.fabi.org • info@fabi.org

## 2017 BOARD OF DIRECTORS

### PRESIDENT

Ralph Cabal  
305-256-7369  
[ralph@cabalinspections.com](mailto:ralph@cabalinspections.com)

### VICE PRESIDENT

Ray Biron  
239-304-2828  
[proview@me.com](mailto:proview@me.com)

### SECRETARY

Manny Gonzalez  
305-252-1166  
[manny985@hotmail.com](mailto:manny985@hotmail.com)

### TREASURER

Jean Anne Baker  
772-263-0729  
[info@homespecsolutions.com](mailto:info@homespecsolutions.com)

### IMMEDIATE PAST PRESIDENT

Robert Dees  
772-219-3850  
[robert@smartstartinspections.com](mailto:robert@smartstartinspections.com)

### DIRECTORS

Jeff Clair  
407-891-9828  
[jclair@chiefinspections.com](mailto:jclair@chiefinspections.com)

Albert Cooke  
813-380-1355  
[completehomeinspectionsservices@gmail.com](mailto:completehomeinspectionsservices@gmail.com)

Kelly Gibson  
727-588-9800  
[babi1533@aol.com](mailto:babi1533@aol.com)

Clay Gillean  
904-268-3235  
[chg1100@bellsouth.net](mailto:chg1100@bellsouth.net)

Mark Hall  
305-451-0740  
[info@homeproflkeys.com](mailto:info@homeproflkeys.com)

John Vetter  
772-480-0358  
[john@verohomeinspector.com](mailto:john@verohomeinspector.com)

### FABI MANAGEMENT TEAM

Executive Director: Wanda Classe  
Administrator: Sunni Simmons

*Florida's Inspection Voice is published quarterly by the Florida Association of Building Inspectors, Inc. and is sent to individuals involved or interested in becoming involved in the inspection industry.*

*For information on advertising, contact the FABI Office at 407-897-5422 or [info@fabi.org](mailto:info@fabi.org).*

*Your comments and articles are always welcome.*

*Byline articles and columns reflect the opinions of the writers and do not necessarily reflect FABI policies or sentiments. While precautions are taken to ensure the authenticity and accuracy of information presented, FABI and its board of directors assume no liability for statements printed herein.*

*Inclusion of advertisements within this publication does not imply endorsement by FABI. FABI assumes no liability for the content and representations made in these advertisements*



*Established 1984  
Quality Commitment to the Home Buyer/Seller in Florida*



# You inspect homes... Let us inspect your coverage first

*Insuring Home Inspectors Since 1992*

## E&O AND GENERAL LIABILITY POLICY

- **Errors & Omissions and General Liability**  
(each within it's own limits)
- Residential and Unlimited Commercial Inspectors
- Water and Septic Testing
- Pool & Spa Inspections
- **Real Estate Agent Referral Coverage**
- Termite Inspections
- Carbon Monoxide (poisoning from)
- EIFS Inspections
- Prior Acts

### Even more coverages included at no additional costs:

- **Mold Testing**
- Energy Audits
- Infrared Inspections
- Occupancy/Insurance Inspections
- **Indoor Air Quality**
- Radon Testing
- Asbestos Testing
- 203K Consulting

### Another Benefit:

Complimentary enrollment in the RWS "0" Deductible Program

### The Best Claims Management:

Mike Casey with Michael Casey Associates performs our claims analysis and expert work  
Our policy requires your consent to settle a claim

Financing Available • Credit Cards Welcome

To Learn More: Contact [bob@allenins.com](mailto:bob@allenins.com) or Bob Pearson at (800) 474-4472, Ext. 201

[www.allenins.com](http://www.allenins.com)



## WELCOME NEW MEMBERS

We welcome the following inspectors who joined (or moved up to RPI status) in December, January, and February:

### REGISTERED PROFESSIONAL INSPECTORS:

Jorge Canellas - JVC Home Inspection, LLC in Orlando  
Erick Lacayo - FieldPro Inspection Services in Pembroke Pines  
Vianca Marcano - Dek Inspections, Inc. in Pompano Beach  
Mike Osorio - FiledPro Inspection Services in Miramar  
Eric Schepp - Coastline Inspection Services, Inc. in Melbourne  
Brad Walls - Premium Building Inspections in Boca Raton  
Tony Wilhoite - Dek Inspections, Inc. in Pompano Beach

### ASSOCIATE INSPECTORS:

John Bunce - Premier Home Inspections in Stuart  
Alberto Carril - Gatehouse Home Inspection in Kissimmee  
Victor Conlin - Heart Home Inspections in Kissimmee  
Dennis Flanagan - Integrity Home Services in Inverness  
Morty Gadasi - Saavy Home Inspection LLC in Tamarac  
Todd Hastings - New Dawn Home Inspections in St. Cloud  
Jack Machise - Adventist Care Centers in Maitland  
Ivan Wong - Professional Home Inspections in Coconut Creek

### AFFILIATES:

Guardian Financial: Ben Tolman / 208-854-7711 / [www.smallbizguardian.com](http://www.smallbizguardian.com)  
Wind Mitigation Retrofit Solutions: Jackie Markovitch / 561-414-7998 / [www.windmitsolutions.com](http://www.windmitsolutions.com)

## MINUTES FOR YOUR REVIEW

We welcome you review the minutes from the [December Board Meeting](#), the [December Annual Membership Meeting](#), as well as the [January Conference Call](#). Please note that these minutes are a draft version until approved at the March Board Meeting. This is a great way to keep up on what is happening within the organization. We invite you to get involved with YOUR association and attend the next board meeting on Friday, March 17 at 5 p.m. at the DoubleTree by Hilton Orlando at SeaWorld.

## KEEP YOUR INFORMATION UP-TO-DATE

Have you checked out your profile on the FABI website lately? Do we have the most up-to-date information on you? This is the information provided to potential clients when they search for an inspector on the website or call into the FABI phone number for a referral. Your information on the website can be easily updated by you just by logging into the member's only area. If you do not know your password, please send an email to [info@fabi.org](mailto:info@fabi.org) and we will reset it for you.

You should also let the FABI office know when you add or change the services you offer. Many potential clients request specific services when calling in and we want to make sure we are giving out accurate information.



# INFRARED - A PROFITABLE ADD-ON SERVICE FOR HOME INSPECTORS

## By Christopher Casey, President of Monroe Infrared

Infrared cameras have been used by savvy home inspectors for many years to differentiate from competitors, provide a better inspection overall and earn more revenue per customer. Yet we still hear hesitation from home inspectors to add Infrared to their business services offered. Let's take a quick look at 3 misconceptions we at Monroe Infrared address with home inspectors every week.

### First - Infrared Cameras are too expensive

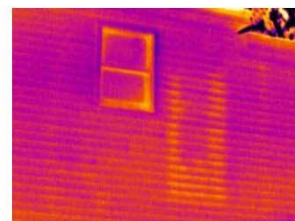
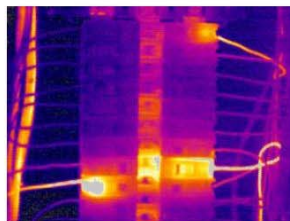
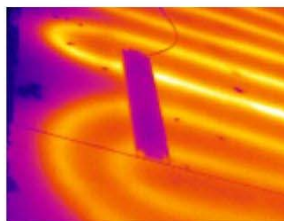
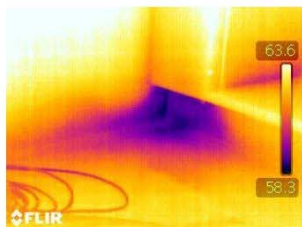
Not true! A good IR camera for home inspection applications can be purchased for \$2500, a better IR camera for \$4000 and an outstanding IR camera is now under \$9000, with many models falling between and around these price points. Do your homework. Talk with infrared professionals knowledgeable on your industry's applications who can explain which IR cameras will meet your performance expectations. We recommend home inspectors consider IR cameras that offer at least 19,000 pixels of image resolution and a thermal sensitivity of 0.07°C or better. Lower cost and lower resolution IR cameras exist and we have found that the potential issues "missed" by a less sensitive tool makes them less than ideal for home inspector applications. For a better camera and two-day hands-on training your investment will be between \$4000 to \$6000 depending upon your budget and initial commitment. Your IR investment payback when properly employed will be much shorter than you. And if you're profitable (which hopefully all of you are) the investment in an IR camera reduces your company income tax expense by roughly 1/3 the cost of infrared. So your \$4000 investment after the tax savings actually cost you about \$2700! (See below for more about initial ROI)

### Second - I don't have time to learn how to use IR

"Are you kidding me?!" Actually we don't say that but it's how I feel when someone says they don't have time to learn how to use their Infrared camera the right way. Every person reading this article has attended formalized training to increase their skills and competency to be better at being a home inspector or other profession. You made the decision, spent the money and committed the time to improve upon your most important company asset - YOU. Infrared is a technology that is not going away for home inspectors. You all will be using infrared in some fashion within the next several years is our forecast, probably in the next 3-4 years. When you get started we recommend a minimum of a 2-day attending, hands-on infrared course focused on applications specific to home inspectors. You can or may also want to then attend the next step infrared training which is the Level I Thermography Certification. This is a 4-day class that provides the widest recognized national certification (ANST training standard). "An investment in knowledge pays the best interest" (Benjamin Franklin).

### Third - Customers won't buy/aren't asking for Infrared service

Customers ARE paying for IR service today and your competitors who know how to sell infrared are reaping big profits. We've shared with home inspectors that selling infrared as a value-added service provides customers a greater level of certainty that issues not found by the naked eye might be proactively identified during the home inspection (which saves everyone involved time, money and headaches). Every inspector reading this should agree customers are asking more often about IR and that without being able to offer infrared you've lost business to a competitor. We hear from home inspectors who've attended IR class and followed the steps we recommend to practice, script and market the value of infrared to customers. Many see ROI's of 200% or more in the first year. In other words the \$4000 investment in an IR camera and training increased revenue by \$8,000 or more during the first full year without adding more inspections or additional staff. Lastly, customers will gladly pay for what they perceive to be valuable to them, described and demonstrated by an inspector who is professional, experienced and confident in what they say. People like to buy from someone they feel they can trust. You embody this confidence today when describing a home inspection because you KNOW the what and how. Become just as confident when describing the value of infrared and you'll never go back to doing an inspection without one!



**FABI 2017 SPRING CONFERENCE  
MARCH 18 & 19  
DOUBLETREE BY HILTON ORLANDO AT SEAWORLD  
ORLANDO**

The 2017 FABI Spring Conference will be held March 18 & 19 at the DoubleTree by Hilton Orlando at SeaWorld.

In addition to the main conference on Saturday and Sunday, classes have been set up starting Friday morning to offer all 14 hours needed for your license renewal.

Friday morning will feature sessions on four point inspections and roof certifications. Friday afternoon will feature wind mitigation certification. This course can also be used for continuing education. These are courses which require separate registration.

The main conference is Saturday, March 18 and Sunday, March 19 and will feature presentations on topics including report writing, infrared commercial applications for home inspectors, and new construction draw inspections.

Attending Friday, Saturday, and Sunday will offer you all 14 hours needed for your HI license renewal. Attending the main conference on Saturday and Sunday will offer you eight hours toward your license renewal. See the enclosed registration form for pricing.

The FABI hospitality suite [SPONSORED BY RADALINK](#) opens Saturday immediately following the general session. This time we are doing a western theme! Dust off the cowboy boots and hats as prizes will be given to the best dressed.

And be sure to bring an item to donate for the silent auction to benefit the Inspector Assistance Fund. Any item that is no longer useful to you might be useful to someone else. Bring your item to registration on Saturday morning.

Pre-registration ends on Friday, March 10 at 5 p.m. so be sure to register soon. We thank you for your timely reservation which helps to ensure sufficient food and adequate seating for all attendees.

Get complete information and register online at [www.fabi.org](http://www.fabi.org).

We look forward to seeing you there!

**FABI 2017 Spring Conference**  
**March 17-19**  
**DoubleTree Hilton Orlando at SeaWorld**

**Friday, March 17**

- 8:00 a.m. Four Points and Roof Certifications (Separate Registration Required)
- 1:00 p.m. Wind Mitigation Certification and Continuing Education (Separate Registration Required)
- 5:00 p.m. Board Meeting

**Saturday, March 18**

- 7:00 a.m. Registration and Continental Breakfast Available
- 8:15 a.m. Welcome and Announcements
- 8:30 a.m. Home Owners Network  
Kevin O'Malley, Home Owners Network
- 10:30 a.m. Break (VISIT WITH EXHIBITORS)
- 11:00 a.m. Report Writing  
Jean Anne Baker, HomeSpec Solutions, Inc.
- Noon Buffet Lunch (VISIT WITH EXHIBITORS)
- 1:15 p.m. Door Prizes / Announcements
- 1:30 p.m. Infrared Commercial Applications for Home Inspectors  
Bill Fabian, Monroe Infrared Technology
- 2:30 p.m. Break (VISIT WITH EXHIBITORS)
- 3:00 p.m. Infrared Commercial Applications for Home Inspectors (continued)  
Bill Fabian, Monroe Infrared Technology
- 5:00 p.m. General Session Ends - Hospitality Suite Opens - SPONSORED BY RADALINK!

**Sunday, March 19**

- 7:30 a.m. Buffet Breakfast Available
- 8:30 a.m. General Membership Meeting
- 9:15 a.m. Break (VISIT WITH EXHIBITORS)
- 9:30 a.m. New Construction Draw Inspections  
Jeff Clair, Chief Inspection Services
- 10:30 a.m. Break (VISIT WITH EXHIBITORS)
- 11:00 a.m. New Construction Draw Inspections  
Jeff Clair, Chief Inspection Services
- Noon General Session Ends / Final Cash Drawing (MUST BE PRESENT TO WIN)



# Florida Association of Building Inspectors, Inc.

## 2017 Spring Conference Attendee Registration

### March 18 & 19 ♦ DoubleTree by Hilton Orlando at SeaWorld

Professional Inspector     Associate Inspector     Non-member (Please email me membership information)

**Full Name** (AS IT APPEARS ON YOUR LICENSE): \_\_\_\_\_

**Preferred Name** (AS YOU WOULD LIKE IT TO APPEAR ON YOUR BADGE): \_\_\_\_\_

**Company:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_ **State License #(s):** \_\_\_\_\_

#### CONFERENCE REGISTRATION FEES (PLEASE READ CAREFULLY)

	Pre-registration on or before March 10	Late Registration after March 10
<b>FRIDAY OPTIONS</b>		
<input type="checkbox"/> Member - 4 Point/Roof and Wind Mitigation - 6 hours	<input type="checkbox"/> \$100	<input type="checkbox"/> \$125
<input type="checkbox"/> Non Member - 4 Point/Roof and Wind Mitigation - 6 hours	<input type="checkbox"/> \$125	<input type="checkbox"/> \$150
<input type="checkbox"/> Member - 4 Point/Roof ONLY (NO Wind Mitigation) - 4 hours	<input type="checkbox"/> \$ 75	<input type="checkbox"/> \$100
<input type="checkbox"/> Non Member - 4 Point/Roof ONLY (NO Wind Mitigation) - 4 hours	<input type="checkbox"/> \$100	<input type="checkbox"/> \$125
<input type="checkbox"/> Member - Wind Mitigation ONLY (NO 4 Point/Roof) - 3 hours	<input type="checkbox"/> \$ 50	<input type="checkbox"/> \$ 75
<input type="checkbox"/> Non Member - Wind Mitigation ONLY (NO 4 Point/Roof) - 3 hours	<input type="checkbox"/> \$ 75	<input type="checkbox"/> \$100
<b>SATURDAY ONLY - 6 hours</b> (Includes Saturday sessions and meal functions)		
<input type="checkbox"/> Member	<input type="checkbox"/> \$130	<input type="checkbox"/> \$155
<input type="checkbox"/> Non Member	<input type="checkbox"/> \$190	<input type="checkbox"/> \$215
<b>SATURDAY / SUNDAY - 8 hours</b> (Includes Saturday and Sunday sessions and meal functions)		
<input type="checkbox"/> Full Member Registration	<input type="checkbox"/> \$190	<input type="checkbox"/> \$215
<input type="checkbox"/> Full Member Employee Registration (Must have one full member attending)	<input type="checkbox"/> \$175	<input type="checkbox"/> \$200
<input type="checkbox"/> Full Non Member Registration	<input type="checkbox"/> \$250	<input type="checkbox"/> \$275
<input type="checkbox"/> Full Spouse Registration ** (Includes meal functions. Does not include credits of any kind)	<input type="checkbox"/> \$125	<input type="checkbox"/> \$150
<b>FRIDAY/SATURDAY/SUNDAY - 14 hours</b> (Includes 6 hours on Friday, 6 hours on Saturday with breakfast and lunch and 2 hours on Sunday with breakfast)		
<input type="checkbox"/> Member	<input type="checkbox"/> \$275	<input type="checkbox"/> \$300
<input type="checkbox"/> Non Member	<input type="checkbox"/> \$300	<input type="checkbox"/> \$325

\*\* PLEASE NOTE: Spouses/guests are not permitted to have ANY food or beverages provided to conference attendees unless they have registered for the conference. Also, no food is to leave the conference area. You will be invoiced automatically for the spouse rate if either of these occur. Please help us to keep conference fees as low as we can.

#### ADDITIONAL ATTENDEE INFORMATION - List names and license number of other people attending (If applicable)

Name: \_\_\_\_\_ License #: \_\_\_\_\_

Name: \_\_\_\_\_ License #: \_\_\_\_\_

#### PAYMENT INFORMATION

Check OR Money Order enclosed in the amount of \$ \_\_\_\_\_

Please charge my **VISA / MASTERCARD / DISCOVER/AMEXP** in the amount of \$ \_\_\_\_\_ (complete information below)

[\(OR REGISTER ONLINE\)](#)

Number: \_\_\_\_\_ Expiration: \_\_\_\_\_ Code: \_\_\_\_\_

Complete Billing Address: \_\_\_\_\_

Signature (Needed if paying by credit card): \_\_\_\_\_

#### CONFERENCE INFORMATION

➤ For room reservations, call the DoubleTree directly at 800-445-8667

➤ FABI pre-registration deadline is **Friday, March 10. ABSOLUTELY NO RE-FUNDS WILL BE GRANTED AFTER THIS DATE.**

➤ Return this form with appropriate fees to: [info@fabi.org](mailto:info@fabi.org) / P. O. Box 149202 , Orlando, FL 32814-9202 / Fax 407-894-7673 or [REGISTER ONLINE](#)

➤ For more information call 407-897-5422



# MANAGING YOUR RISK

## By Ryan Osborne with InspectorPro Insurance Program

Each of us face risk daily. As business owners, you typically need to take risks to develop and to grow. As home inspectors, you need to ensure that you manage risks so that you minimize their threats and maximize your growth.

Managing risk involves an understanding of potential areas of concern, and addressing the risk to ensure you achieve your business goals. In order to help you continually address the risk in your chosen career we offer these areas for you to consider.

Here are three common claim scenarios and a few steps you can take to avoid them:

### **I'm Not Ansel Adams**

A client complains about an issue that you are certain was not present during your inspection. This does not refer to a hidden defect, but something that you definitely would have noticed if it was present during the inspection.

Your first step to explain or refute the issue would be to review the photos you took during the inspection. Some inspectors take only pictures of the problem areas, so consequently there may not be a record of the non-problem area. Taking photos of areas that don't have issues is a cheap and easy way to avoid frivolous claims in the future.

### **It's His Herbie Hancock**

Don't perform the inspection without a signed inspection agreement. The reason we often hear follows something like this: Your client did not send back the inspection agreement you sent over. The real estate agent puts a bit of pressure on you to perform the inspection without it. (And they are a good referral source, right?) The inspector plans to get it signed prior to beginning the inspection. Nope. The client doesn't show up for the inspection.

This scenario, or some variation of it, is an all-too-common occurrence. A signed inspection agreement is the best and sometimes the only way you can protect yourself from claims. While we listed a few reasons why an agreement wasn't signed, in this digital age, there aren't many that hold a lot of water. (Services like DocuSign, Adobe Sign, or RightSignature are available for relatively inexpensive use for \$15 or less a month.)

### **The Angry Client**

Sometimes you might decide it's easier to pay to fix something minor than continue to deal with a difficult client. Completely understandable. However, if you choose to make payments, you MUST obtain a signed release from the client. Paying money to or for a client can become a slippery slope and set a precedent that, anytime the client has an issue, they can call you and that you will open up the checkbook. We have dealt with many claims where an inspector paid some money to deal with a difficult client and then the client has returned with more "defects" down the road. In some of these situations a release enabled us to tell the client to move along.

### **One Final Word**

In this ever-increasing digital landscape, we don't often have paper copies of documents to store in our file cabinets. However, we do have electronic copies of everything. For any business, backup and storage solutions are an absolute necessity. As a small business owner you should be backing up your old reports, photos, inspection agreements, email correspondence, and other business-related items for future reference. As we stated earlier, risk management is about being aware of potential risks and then taking actions to help mitigate their effect should they occur.

If you have specific questions or concerns, please call our office and talk to one of our brokers. We are happy to help answer your questions in any way we can.

## AWARDS PRESENTED AT THE FABI DECEMBER CONFERENCE



President Ralph Cabal presented **Graham Bailey** with the Ken Young President's Award at the 2016 Annual Membership Meeting in Daytona Beach Shores. The Ken Young President's Award is given, each year, to the person who, in the president's opinion, dedicates the most time and support to the organization. This award was started in honor of late FABI President, Ken Young, who passed away in 2001.

Graham Bailey is owner of Affordable Home Inspection in Palm Beach Gardens and has been a member of FABI since 1987. He is a FABI past president and currently serves as the Ethics Committee Chairman.



Also recognized at the 2016 December Annual Membership Meeting was long time member **Harry Gillean**. Harry joined FABI in 1991 and retired from the home inspection industry last year. He was recognized for his commitment to the inspection industry and the organization.

### SAVE THE DATES! 2017 FABI Conferences

#### SUMMER CONFERENCE

June 10 & 11

Safety Harbor Resort & Spa - Safety Harbor

\$109 per night (resort fee is waived)

Reserve your room by calling 888-237-8772 and mention FABI Group

Reservation deadline is May 12, 2017

**Dr. Joe Lstiburek will be speaking at this conference. You don't want to miss it!!**

#### FALL CONFERENCE

September 16 & 17

Hyatt Regency Pier 66 - Fort Lauderdale

\$129 per night (resort fee is waived)

Reserve your room by calling 888-421-1442 and mention FABI

Reservation deadline is August 25, 2017

#### WINTER CONFERENCE

December 9 & 10

The Shores Resort & Spa

Daytona Beach Shores

\$124 per night for run of house / \$144 for Ocean Front King with Balcony (resort fee is waived)

Reserve your room by calling 866-934-7467 and mention FABI

Reservation deadline is November 8, 2017