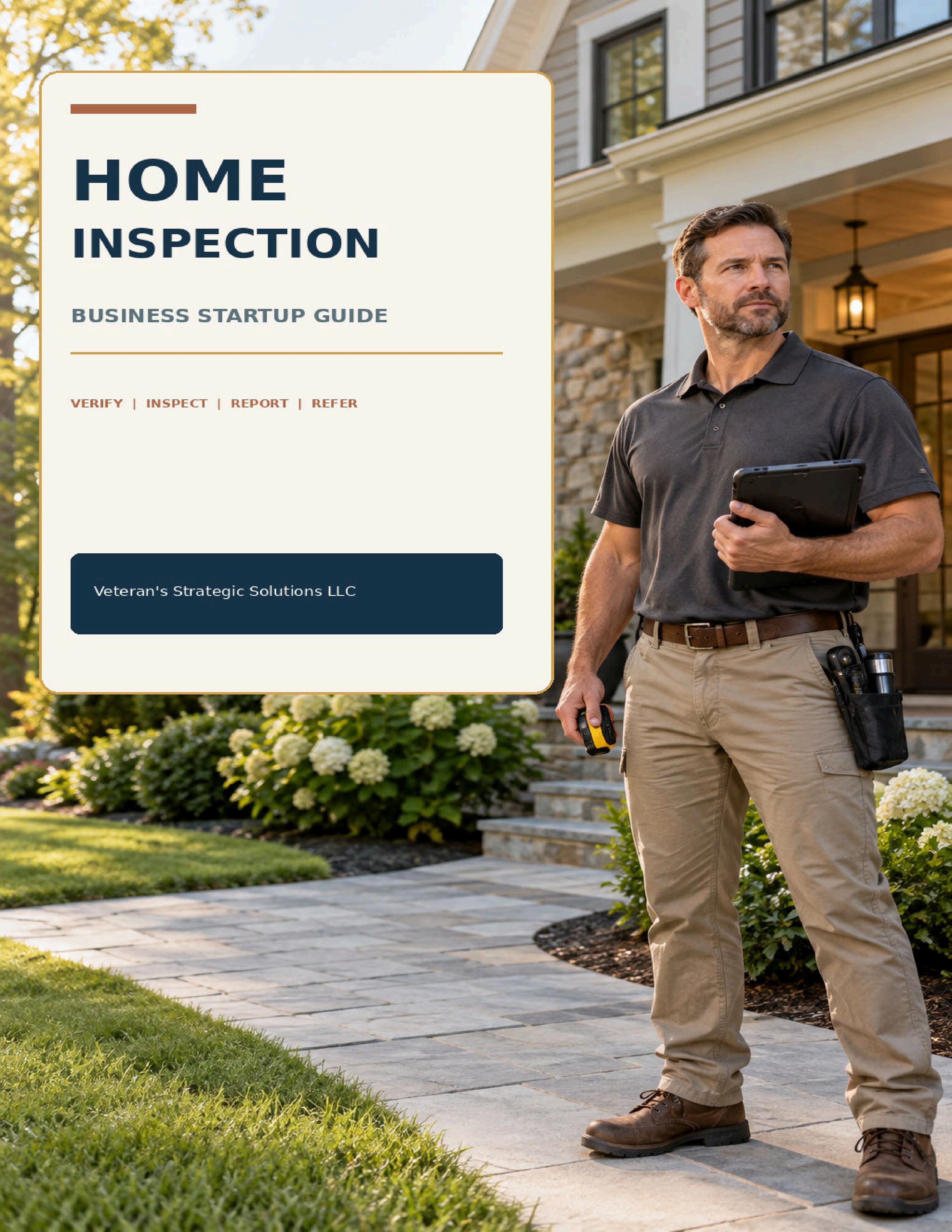


HOME INSPECTION

BUSINESS STARTUP GUIDE

VERIFY | INSPECT | REPORT | REFER

Veteran's Strategic Solutions LLC

Home Inspection Business Startup Guide

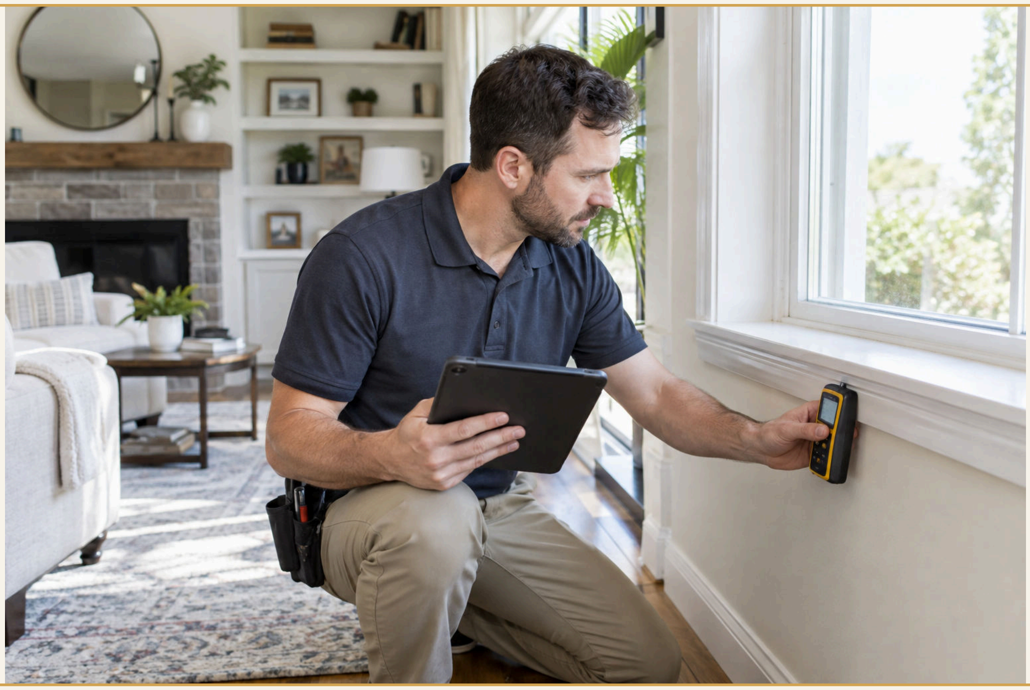
HOME INSPECTION

Business model assessment + operating kit

Validate the referral gate before spending on credentials or equipment

Veteran's Strategic Solutions LLC

Verdict + 1. The Bet



Verdict: marginal — do not pursue unless a realtor relationship comes first

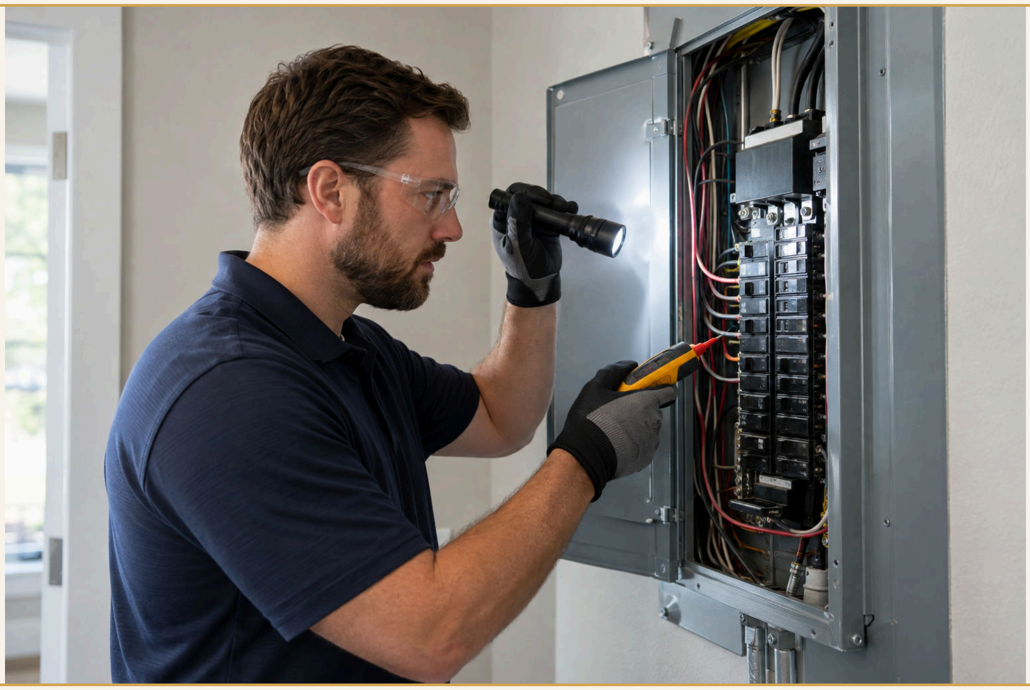
The core assumption: that housing turnover in the service area supports another inspector, and that inspection work can be won without an established referral network.

The field may not be crowded. It may not be empty either.

The fastest zero-budget test: call four local realtors and ask one question — who do you refer inspections to, and would you ever refer a second name? If all four name the same person and none would add another, the answer is no and it cost you an afternoon.

01	02	03
Call four realtors	Count referral openings	Stop or continue

Failure Risks + Who Pays



The three reasons it fails:

Realtors control the referral, not buyers. This is a relationship business dressed as a technical one, and the relationships are already allocated.

Errors and omissions insurance is the real cost, and it is not optional. Miss a foundation crack and you are the defendant.

Volume follows the housing market, which follows local turnover cycles and interest rates — neither of which you control.

2. Who pays, in their own words

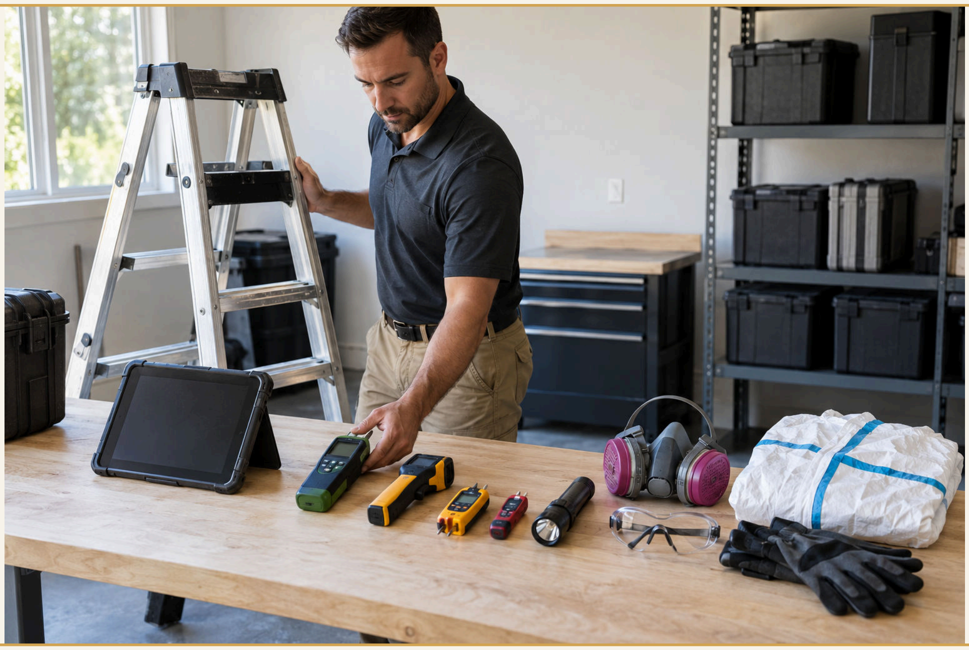
The buyer: “I’m about to spend everything I have and I need someone to tell me what I’m walking into.”

The realtor, who is the actual customer: “I need someone who reports fast, writes clearly, and doesn’t blow up my deal over something cosmetic.”

That second sentence is the tension in the trade. The person paying you is the buyer; the person sending you work wants the sale to close.

01	02	03
Buyer pays	**Realtor refers**	**Inspector reports**

Smallest Offer + What It Takes



3. The smallest version you can charge for

There isn't a meaningfully small version. An inspection is an inspection — you either produce a complete report to standard or you have produced a liability.

The nearest thing to a small entry is the pre-listing inspection sold to sellers rather than buyers. No deal to blow up, no realtor gatekeeping, and the seller wants to know what a buyer's inspector will find.

4. What it actually takes

Check licensing, zoning, and tax rules for your own city and state before starting.

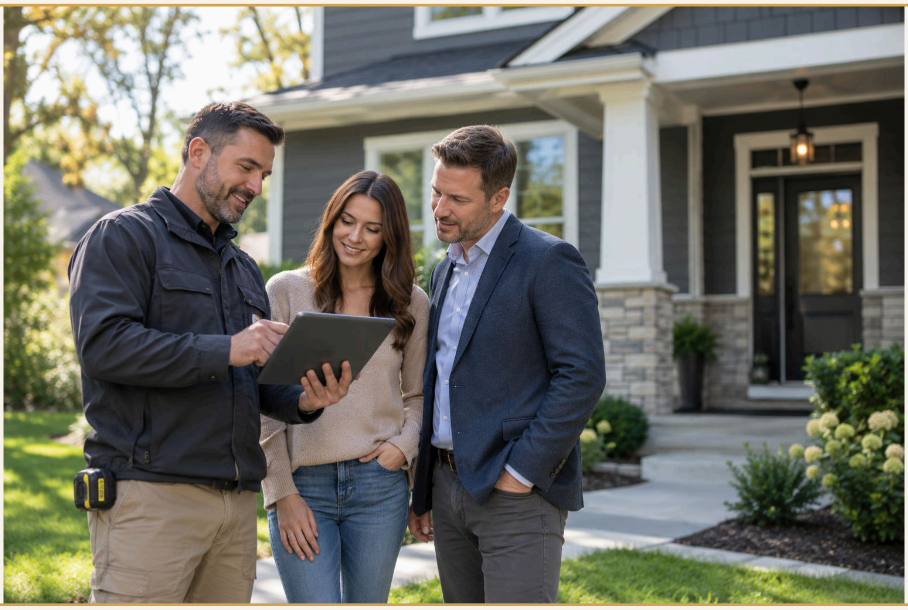
Training and credentials: InterNACHI or ASHI membership and training is the standard route, roughly $500-1,500 · a state exam if one is required · continuing education annually.

Insurance: general liability plus errors and omissions, which is the expensive one and the one that makes this trade different from every other line on the list.

Equipment: ladder $300-450 · moisture meter $50-150 · infrared thermometer $40-100 · electrical testers $50 · crawl space gear $100 · reporting software $50-100/month, which is what buyers actually judge you on.

01	02	03	04
Verify rules	**Confirm insurance**	**Train**	**Equip**

Pricing + First 90 Days



5. Pricing

The market can be price-aware. Research pricing in your own service area before setting rates.

6. First 90 days, and the one metric

Days 1-14: the four realtor calls, and the licensing question answered in writing. Both are free and both can end the project.

Days 15-90: nothing, unless the first two weeks come back positive.

THE ONE METRIC: named realtor referral sources. Not inspections performed. If that number is zero at 90 days, the business does not exist regardless of how many inspections you can perform.

01	02	03
Days 1-14	**Decision gate**	**Days 15-90**

7. Honest Assessment

This is a weak build candidate and one to leave alone unless the free tests come back positive.

The gate is a referral network you would be building from zero against inspectors who may already have one, and the trade carries significant errors and omissions exposure.

Two weeks of free phone calls will tell you definitively. Make those calls before you spend a dollar, and be willing to accept the answer.

Where this sits on the revenue model map

Model: sell a service. Unlike commercial cleaning or appliance repair, this one brings no recurring revenue with it.

01	02	03
Referral gate	**Front-loaded cost**	**No recurring revenue**

Why It Can Rank Last

Why it can rank last among build candidates

Home inspection can combine all four of the following:

An incumbent who is genuinely good.

A gatekeeper you do not control. Realtors route the work, and their referral lists are already made.

A credential and training cost before the first dollar.

Errors and omissions exposure.

Any one of those is manageable. All four together can make this a poor use of the effort.

01	02	03	04
Strong incumbent	Gatekeeper	Training cost	E&O exposure

CORE GUIDE

The Licensing Question

The licensing question, and why it must be answered first

Check licensing, zoning, and tax rules for your own city and state before starting.

Ask one question: is a licence or registration required to perform home inspections for compensation, and if so, what is the current requirement? Get the answer in writing or note the name of the person who gave it.

That call costs nothing and could end the project in ten minutes, which makes it the highest-value action on this page.

01	02	03
Find authority	**Ask one question**	**Get it in writing**

The One Version That Could Work

The one version that would work

Not buyer inspections. Pre-listing inspections sold directly to sellers, and specifically to households preparing to sell before a move.

That buyer has a deadline they cannot move and is not routed through a realtor’s referral list. It is a narrow niche and it would not fill a week, but it is the door on this page that may not already be guarded.

01	02	03	04
Seller direct	Pre-listing report	Repair	Re-inspect

Before You Commit

Before you commit

Work down this list in order. Any item that comes back wrong stops the project, and every one of them is free.

Confirm whether a licence is required to perform home inspections for compensation. Get it in writing or note who answered.

Call four local realtors and ask who they refer to and whether they would ever add a second name. Four calls, one afternoon, and the answer is usually definitive.

Get an errors and omissions quote before any training is paid for. This is the cost that makes the trade different, and it should be known first.

Read incumbent reviews properly. Detailed praise is harder to displace than mediocre reviews.

Test the pre-listing niche separately. Ask two households preparing to sell whether they would pay to know what a buyer's inspector will find.

01	02	03	04	05
Licensing	Realtors	E&O quote	Reviews	Pre-listing

What It Costs to Be Wrong

What it costs to be wrong

Higher than most service businesses, and front-loaded.

Training, certification, equipment and errors and omissions cover are all spent before the first inspection. Unlike a ladder or a vacuum, much of it may not transfer to another line if the work does not come.

That combination — significant sunk cost, limited transferable equipment, and a gatekeeper who controls the referrals — can put this last among build candidates.

Do not proceed unless the four realtor calls come back positive. Two weeks of free phone calls will settle it.

One more thing worth doing

If the realtor calls come back negative, ask one further question before closing the file: do any of them wish they had someone for pre-listing inspections? That is the one door on this page that may not already be guarded, and the answer costs nothing.

01	02	03
Test free	**Quote risk**	**Spend last**

Pricing Tiers

Tier	What it is	Price
Low	Small home, standard report	$300-375
Mid	Typical home with radon test	$450-550
Premium	Pre-listing inspection with re-inspection after repairs	$600-750

Market check

Research pricing in your own service area before setting rates.

01	02	03
Standard report	**Add testing**	**Pre-listing + re-inspection**

Startup Checklist

DONE	STARTUP ACTION	NOTES
[ ]	Confirm licensing or registration requirements in writing	
[ ]	Call four local realtors	
[ ]	Count named referral openings	
[ ]	Get general liability and E&O quotes	
[ ]	Review local incumbent reviews	
[ ]	Test the pre-listing niche	
[ ]	Choose training and credential path	
[ ]	Select inspection and reporting equipment	
[ ]	Prepare scope, agreement, estimate, invoice, and inspection log	
[ ]	Define report turnaround standard	
[ ]	Check licensing, zoning, and tax rules for your own city and state before starting.	

01	02	03	04	05
Verify	**Call**	**Quote**	**Train**	**Launch**

Equipment and Budget Worksheet

ITEM	SOURCE RANGE	YOUR BUDGET	STATUS
Training / credentials			
State exam			
General liability			
Errors and omissions			
Ladder			
Moisture meter			
Infrared thermometer			
Electrical testers			
Crawl-space gear			
Reporting software			
Computer / tablet			
Vehicle / storage			

Spending gate

Do not spend until licensing, referrals, and E&O costs are known.

Pricing and Estimate Template

ESTIMATE FIELD	DETAILS
Client / property / date	
Inspection type	
Property size / age	
Standard inspection	
Radon test	
Additional systems	
Travel / access	
Pre-listing scope	
Re-inspection	
Report turnaround	
Tax	
TOTAL ESTIMATE	

01	02	03	04
Define scope	**Add testing**	**Set turnaround**	**Approve**

Invoice Template

INVOICE FIELD	DETAILS
Invoice # / date / due	
Client / property	
Inspection date	
Inspection package	
Testing / add-ons	
Re-inspection	
Approved changes	
Tax	
Payment	
BALANCE DUE	

Payment record

Document scope, add-ons, testing, delivery, and payment.

WORKING KIT

Inspection and Report Log

Date	Property	Client	Scope	Systems	Findings	Report sent	Follow-up

01	02	03	04
Inspect	Document	Report	Follow up

Realtor Lead and Referral Tracker

Date	Realtor / office	Current referral	Open to add?	Stage	Value	Next action

One metric

Named realtor referral sources — not inspections performed.

Inspection Risk and Compliance Check

TOPIC	ACTION
Local rules	Check licensing, zoning, and tax rules for your own city and state before starting.
Credentialing	Confirm training, examination, membership, and continuing-education requirements .
Insurance	Confirm general liability and errors and omissions coverage in writing.
Scope	Use a written agreement defining included and excluded systems .
Safety	Use verified procedures for ladders, roofs, electrical panels, crawl spaces, attics, and environmental hazards .
Testing	Confirm requirements for radon and any specialized testing .
Reporting	Use complete, timely reports with clear findings and limitations.
Records	Maintain agreements, field notes, photos, reports, insurance, training, and incident records.

01	02	03	04
Verify	**Inspect**	**Report**	**Retain**

Referral First. Spending Second.

VERIFY THE GATE.
THEN BUILD.

01	02	03	04	05
LICENSING	REFERRALS	E&O	TRAINING	LAUNCH

Use the guide, checklist, budget, estimate, invoice, inspection log, referral tracker, and compliance page together as one operating system.