

VETERAN'S STRATEGIC SOLUTIONS LLC

BUSINESS STARTUP GUIDE AND WORKBOOK

Water Services Guide

The trade with a reputation problem

A start-to-finish guide to the residential water treatment business — testing, softeners, filtration, and the service revenue behind them.

Read This Page First

Three state governments run public warnings about businesses in your trade.

The Minnesota Department of Health publishes a page called “Beware of Water Treatment Scams.” The Maryland Attorney General listed water filtration among the top door-to-door scams. The Florida Attorney General sued a company for telling homeowners their water contained feces — findings no legitimate lab could reproduce.

That is your industry's public reputation, and you will inherit it on your first sales call.

It is also the best opportunity in this guide. In a market check of one corridor, the phrase customers wrote in five-star reviews was “not pushy at all.” In most trades that would be faint praise. Here it is the review that wins the next customer.

Everything that follows is built on one idea: be the operator who tells people the truth about their water, including when the truth is that they do not need anything.

And one warning that is not about ethics. Connect a softener drain directly to a sewer line and you have made a cross-connection. In a Denver case where an installer did exactly that, a family drank water contaminated with raw sewage and a jury awarded close to a million dollars. Part 7 exists because of that.

What This Business Actually Is

You test water, explain what is in it, install and service equipment where it is genuinely useful, and keep that equipment running for fifteen or twenty years.

Two revenue streams, and the second one is the business:

- **Installation.** Softeners, filtration, reverse osmosis, iron and sulphur removal. Lumpy, competitive, and what everybody thinks the business is.
- **Service.** Salt delivery, filter changes, annual service, repairs. Small at first, and by year five it pays you whether or not you sell anything.

What It Is Not

It is not well drilling. A licensed heavy-equipment trade with rigs, permits and geology.

It is not bottled water delivery, though many dealers add it — that is a route business with its own economics.

And it is not medicine. You cannot make health claims. A water treatment device does not cure, prevent or treat anything, and saying otherwise is how operators in this trade end up in front of an attorney general.

The Honest Gut Check

1. Can you tell a customer they do not need what you sell? Most households on a public water system do not need treatment for safety. If you cannot say that out loud and still make a living, this trade will make a liar of you.

2. Can you do plumbing work properly? You are cutting into potable water lines. A bad joint floods a basement, a bad drain contaminates one, and in many states this work requires a licence.

3. Can you wait for the recurring revenue? Year one is installations. The salt route and service base take three to five years to become real money.

Snapshot

Startup cost	\$25,000–\$60,000
Licence	State-dependent — treatment-specific, plumbing, or both
Voluntary credential	WQA certification
Typical installed softener	\$1,200–\$3,800
Traditional dealer channel	\$2,500–\$5,000+
Annual service per customer	\$150–\$300
Salt	\$50–\$200/yr per household
System life	15–20 years
Gross margin	~60%
Staffing	Owner plus one part-time helper and driver
The real business	Recurring service revenue
The thing that ends you	A cross-connection, or a deceptive practice complaint

Part 1 — Licensing, Which You Must Settle Before Anything Else

There is no single national answer, and the variation is enormous.

Three Regimes

Regime one: a dedicated water treatment licence.

Texas is the clearest example. The Texas Commission on Environmental Quality licenses “Water Treatment Specialists” as a standalone occupational category, run by an environmental regulator rather than a plumbing board, and covers anyone who “installs, exchanges, connects, maintains, or services” water treatment equipment in a public or private water system. There are three classes. Class I is entry-level and must work under direct supervision on tank exchange and assigned tasks. Class II — one to three years of documented experience plus a Basic Water Conditioning course, depending on your education — covers most softener and filtration installation and servicing, but excludes reverse osmosis and deionization work. Class III adds the Advanced course and permits all equipment types. Licensed plumbers are exempt, but if you are not one, you cannot legally do this work in Texas without one of these three licences, renewed every three years with 12 hours of TCEQ-approved continuing education.

Regime two: a water conditioning licence inside the plumbing system.

Minnesota runs it the other way: water conditioning is licensed by the same Department of Labor and Industry that licenses plumbers, but as its own credential ladder rather than a plumbing sub-specialty. A licensed plumber can do the work with no extra licence. Someone who is not a plumber has three options: a Registered Unlicensed Water Conditioner (\$14 to apply, \$19 a year to renew, 2 hours of continuing education); a Journeyworker licence (a minimum of six months and 875 hours of documented practical experience — roughly 100 hours installation and 200 hours servicing — then a \$50 exam and \$53 licence fee, renewed every two years with 4 hours of continuing education); or a Master licence (one year as a journeyworker plus 1,000 more hours). Several other Midwest states use a similar structure — a water-conditioning credential that sits alongside the plumbing licence rather than being folded fully into it.

Regime three: it is just plumbing.

In states such as Florida and Georgia, there is no separate water treatment or conditioning credential at all — installing a softener or an RO system is simply plumbing work, requiring a standard plumbing licence, or work under one, and nothing else.

The Question to Ask

“I intend to install and service residential water softeners, filtration and reverse osmosis systems, connecting to potable water supply and to drain. What licence do I need, and does your plumbing statute capture this work?”

Ask your city too, because permits for the connection are often local even where the licence is not.

WQA Certification — Voluntary and Worth It

The Water Quality Association runs an Installer Training Course covering premise plumbing configuration, pressure and flow, well pumps and pneumatic tanks, materials and joining methods, safe drains, on-the-job hazards, local codes and permits, product certification standards and claims, and a code of ethics. Completing it qualifies you for the Certified Installers exam.

Not a licence and no substitute for one. But in a trade where the customer's main worry is whether you are honest, a recognised third-party credential is worth more here than in most businesses.

Part 2 — How This Trade Is Sold Badly, and What You Do Instead

Read this section twice. It is the difference between a business and a complaint file.

What the Regulators Have Documented

The Minnesota Department of Health warns consumers about “false claims, deceptive sales pitches, inaccurate water quality data, and scare tactics used by some water treatment companies to sell expensive and unnecessary home water treatment units.” It describes the tactic precisely: a salesperson offers a free water test, then claims substances found are above allowable limits. It also notes companies falsely implying they work with utilities or the health department.

The Maryland Attorney General listed water filtration scams among the top door-to-door scams.

The Florida Attorney General sued a company alleging it falsely represented that it was conducting tests for the local water authority, telling customers on the basis of sham tests that their water was unfit to drink because it contained feces or dangerous chemicals — where legitimate testing showed no such problems.

The Four Practices to Never Engage In

1. The free in-home test with drops or tablets. The salesperson adds a reagent, the water changes colour or precipitates, and the homeowner concludes their water is contaminated. It is a mineral demonstration presented as a contamination finding.

A class action against a major home improvement retailer and its water treatment partner alleged that free water tests were misleading and did not test for safety — and the companies acknowledged the test identified mineral content, not contaminants.

2. Implying government affiliation. No agency — EPA, the state health department, or your utility — sends representatives door to door to test water and sell equipment.

3. Misusing “EPA registered.” The Florida Attorney General states it plainly: an EPA registration number means only that the manufacturer registered the product — not that EPA tested or approved it.

4. Health claims of any kind. No water treatment device treats, cures or prevents disease.

The Cooling-Off Rule, Which Applies to You Directly

Under the FTC’s Rule Concerning Cooling-Off Period for Sales Made at Homes or at Certain Other Locations, 16 CFR Part 429, for any door-to-door sale over \$25, it is an unfair and deceptive act or practice to fail to furnish the buyer with a fully completed receipt or contract at signing.

- It must be in the same language as the oral sales presentation.
- It must show the date, and your name and address.
- It must contain, next to the signature space: “You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction.”

Many states add their own rules, sometimes longer.

Build it into your paperwork and say it out loud — “you’ve got three business days to change your mind, and here’s the form.” In a trade with this reputation, volunteering the customer’s right to cancel is the most persuasive thing you can do.

What You Do Instead

Send the water to a certified laboratory. A real test, a real report, from a lab that does not sell equipment.

Start with the free public information. Every public water system publishes an annual Consumer Confidence Report. Tell customers it exists and help them read it.

Say the true thing early: most households on a public water system do not need treatment to be safe. Public systems must meet federal Safe Drinking Water Act standards.

Then sell what treatment is actually for, which for most customers is not safety: hardness, scale, staining, taste, odour, appliance life and laundry. Real problems worth real money, none of which require frightening anybody.

Well owners are the exception. Private wells are not covered by the Safe Drinking Water Act and nobody tests them but the owner. Annual bacteria and nitrate testing is genuinely good advice, and giving it free is how you become the person they call.

Teach customers to verify products. NSF/ANSI certification is the real standard for performance claims and can be checked independently. Point them at it rather than asking them to trust you.

Part 3 — Reading the Water

The previous section is about honesty. This one is about competence, and you need both. A reader who can only be honest is not yet useful.

What the Numbers Mean

Hardness is calcium and magnesium, measured in grains per gallon (GPG) or in ppm/mg/L. Convert by dividing ppm by 17.1 — 200 ppm total hardness is 11.7 GPG.

EPA's secondary drinking water standards are aesthetic thresholds, not health limits, and they are what most of your customers are actually reacting to:

	Threshold	What the customer sees
Iron	0.3 mg/L	Red-brown staining on fixtures and laundry
Manganese	0.05 mg/L	Dark staining, bitter taste
pH	6.5–8.5 range	Outside it: corrosion or scale

Say the word “aesthetic” to the customer. Being above a secondary standard is a staining and taste issue, not a safety issue, and telling them that plainly is the whole positioning of this business.

The Quick Diagnosis

- White chalky scale, spotted glassware, soap that will not lather → hardness.
- Red-brown or orange staining → iron. Clear water iron is dissolved and invisible until it oxidises in the fixture; a properly sized softener will remove it. Red water iron is already oxidised and needs filtration, not softening.
- Dark brown or black staining → manganese.
- Rotten egg smell → hydrogen sulphide.
- Blue-green staining on fixtures → low pH corroding copper pipe.
- Chlorine taste and smell → a filtration problem a softener will not touch. Carbon handles it.

For a well, you cannot make an equipment recommendation without testing hardness, iron and pH at minimum. Sulphur and manganese affect both the treatment choice and the sizing.

Sizing, Which Is the Calculation This Trade Runs On

Step 1 — Get total hardness in GPG. From the Consumer Confidence Report on city water, from a lab on a well.

Step 2 — Adjust for iron. Add 5 GPG for every 1 ppm of iron. This is not optional. Iron fouls the resin bed, and a system sized without it will regenerate constantly and fail early. Water at 10 GPG with 2 ppm iron is effectively 20 GPG.

Step 3 — Daily water use. 75 gallons per person per day.

Step 4 — Daily grain load = people $\times$ 75 $\times$ adjusted GPG.

Step 5 — Capacity. Multiply the daily load by the days you want between regenerations. Target 5 to 7 days, at about 75% of the unit's rated capacity — the remaining 25% is reserve for a heavy week.

A worked example. Three people, 15 GPG, no iron. $3 \times 75 = 225$ gallons a day. $225 \times 15 = 3,375$ grains a day. Over seven days that is 23,625 grains, and at 75% of rated capacity you specify a 32,000-grain system set to deliver about 24,000.

Common sizes are 24,000, 32,000, 40,000, 48,000 and 64,000 grains. Roughly: two people 24,000–32,000, three people 32,000–40,000, four people 40,000–48,000 — but run the numbers rather than using the table, because hardness varies more than household size does.

And oversizing is a real error, not a safe margin. The customer pays for capacity they do not use, regeneration becomes infrequent, and water sits stagnant in the resin bed.

Salt Efficiency, and Why It Is Worth Knowing

The industry floor is NSF/ANSI 44, the standard third-party labs certify softeners against: a minimum salt efficiency of 3,350 grains of hardness removed per pound of regenerant salt. California requires more — its Health and Safety Code (Sections 116775–116795) sets 4,000 grains per pound for self-regenerating softeners installed there since 2002, because an inefficient unit drives up the chloride load in wastewater and reclaimed water. In practice, what separates a 3,350 unit from a 4,000-plus unit is the control head: demand-initiated regeneration, which regenerates based on actual water use, gets you into the efficient range; a fixed clock timer that regenerates on a schedule regardless of use rarely clears the bed and wastes both salt and water.

Two reasons to know this. It is how you tell a genuinely efficient system from a cheap one — and it is a specific, checkable, unexciting technical fact you can give a customer, which is exactly the kind of thing that builds trust in a trade full of drama.

Part 4 — Making It a Real Business

1. Structure. An LLC. You are cutting into potable water lines inside people's homes. State filing runs roughly \$35 to \$500, US average near \$132, plus annual report costs from \$0 to \$800; confirm your own city and county's general business licence and any local permit requirements on top of the state water-treatment licensing in Part 1.
 2. EIN. Free at irs.gov, about five minutes.
 3. Business bank account, separate, from the first dollar.
 4. Licence first — see Part 1 — and permits. Connections to potable water frequently require a local permit even where no special licence applies.
 5. Sales tax permit and resale certificate. You are selling tangible equipment; the certificate lets you buy softeners, media and salt without paying tax on inventory.
 6. Insurance. General liability with genuine water damage cover — your failure mode is a flooded basement. Commercial auto. Ask specifically about completed operations, because your exposure continues after you leave.
 7. Written contracts with the cancellation notice. Part 2. Non-negotiable.
 8. Expense tracking per installation — equipment, materials, labour hours, travel. Margin varies far more by job than new operators expect.
 9. Self-employment tax. 15.3% of net self-employment income on top of income tax, with quarterly estimates if you expect to owe \$1,000 or more federally — 15 April, 15 June, 15 September, 15 January. Safe harbour is 100% of last year's tax, or 110% if AGI exceeds \$150,000.
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Part 5 — What You Sell, and What It Costs

The Product Ladder

Water softener (ion exchange). The core product. Equipment \$600–\$3,500, installation \$300–\$1,200, typically \$1,200–\$3,800 installed.

Salt-free conditioner. Does not remove hardness; changes how minerals behave so they scale less. It does not deliver the soft-water feel customers expect — say so before you sell one. Where salt discharge is restricted, this is the honest answer.

Under-sink reverse osmosis. \$350–\$1,000 installed. The cost-effective answer for drinking water, and the right recommendation far more often than a whole-house system.

Whole-house reverse osmosis. \$2,500–\$7,500 installed. Occasionally necessary — for specific contaminants such as arsenic. Not a general upgrade.

Iron, sulphur, UV and sediment filtration. Problem-specific, mostly wells, and where genuine expertise shows.

Whole-house carbon. For chlorine taste and odour, which a softener does nothing about. Pairing it with a softener in one visit saves the customer a second labour bill.

The Channel Problem, Stated Honestly

Channel	Installed price
Box store systems	\$400–\$800, 5–8 year life
Direct-to-consumer, commercial-grade components	\$1,495–\$2,695
Traditional dealer (national brands)	\$2,500–\$5,000+

An industry source explains the dealer premium bluntly: with a dealer-installed system “you’re paying for a commissioned salesperson to sit at your kitchen table.”

Decide before you open where you sit. The high-commission in-home-close model generates the complaints in Part 2 and the reviews in Part 9. It is also being squeezed from both sides — by box stores below and by direct-to-consumer sellers using the same components in the middle.

This guide recommends the middle. Price transparently, install properly, charge for expertise and service rather than for the close, and let the recurring revenue be the profit.

Ongoing Costs the Customer Will Have

Tell them all of this before they buy.

- Salt: 8–12 bags a year at \$5–\$10 per 40 lb bag, \$50–\$200 annually.
- Annual service: \$150–\$300.
- RO filters: \$20–\$150 each, every 6–12 months.
- Repairs over a decade: a few hundred dollars.
- A rule from the trade: a softener’s ten-year ownership cost roughly equals its purchase price.

Two things worth knowing. Standalone softeners do not qualify for federal energy tax credits — the IRA credits cover heat pumps and insulation, not water treatment. But some utilities in hard-water regions offer rebates of \$50–\$200.

Part 6 — The Recurring Revenue, Which Is the Actual Business

Installations are lumpy, competitive and price-shopped. Service is none of those things.

- Salt delivery. Around \$180 a year per household. One market-check review: "I no longer have to carry bags down 16 stairs."
- Annual service and inspection. \$150–\$300.
- RO filter changes. Every 6–12 months, scheduled.
- Rentals. Some dealers rent at \$25–\$50 a month. Predictable revenue and a low barrier — but the market check found a customer complaining they had been rented twenty-year-old equipment. If you rent, replace on a schedule.

Why it matters more than the install. In the Part 10 model, recurring revenue is about 14% of year-one revenue. With four hundred service customers by year five it is roughly \$90,000 a year arriving without selling anything.

So: never lose a service customer. A missed salt delivery costs an account you spent hundreds of dollars acquiring.

Put every customer on a schedule the day you install. Not "call us when you need salt" — a date in a calendar, a text the week before, and a route.

Part 7 — The Drain, and the Mistake That Ends Businesses

Everything else in this guide can be fixed with a refund. This cannot.

Why It Matters

A softener regenerates by flushing brine, and that wastewater has to go somewhere. Connect it wrongly and you have created a cross-connection between wastewater and the potable supply.

In a Denver case, an installer connected a water softener drain line directly to the sewer. A family drank water contaminated with raw sewage, and a jury awarded them close to a million dollars — reported as \$465,000 and \$462,000, including negligent infliction of emotional distress.

The requirement is not local preference. Both the International Plumbing Code and the Uniform Plumbing Code require an air gap.

The Prohibited Connections

Minnesota's health department lists them precisely. Never:

- Connect the softener discharge line directly to a plumbing drain line.
- Drain to a floor drain without an air gap.
- Put the line into a sink without an air gap.

And never discharge into a temperature and pressure relief valve drain line, a water heater drain port, a sewer cleanout, a storm drain, any submerged point, or directly onto the ground — brine kills vegetation and damages soil.

What a Correct Drain Looks Like

Acceptable destinations, all with an air gap: a laundry sink, a floor drain, a properly trapped standpipe, or a sump.

The air gap itself has a number. Both the Uniform Plumbing Code and the International Plumbing Code call for a physical gap of at least twice the drain line's diameter, with a code floor around 1.5 inches — most installers build to a full 2 inches so ordinary movement or debris can never close it.

Build it so it cannot be defeated. Use rigid pipe. Secure the line so the gap cannot be reduced by someone nudging it, and so the end can never become immersed. If the softener has a brine tank overflow line, run that to a floor drain too.

Practical limits. Drain runs have distance limits — one commonly cited pair is 30 feet horizontal and 8 feet vertical. Beyond that the system will not drain properly.

And a detail that catches people: the unit needs a dedicated grounded 110V outlet. Extension cords are not acceptable for a permanent connection.

Septic, Both Sides Honestly

No state outright bans discharging softener brine into a septic system, but the agencies that regulate onsite wastewater actively discourage it. Rhode Island's Department of Environmental Management, for example, tells homeowners plainly that it "does not recommend" the practice and prefers routing the discharge to a dedicated subsurface drywell instead — and the manufacturers of most alternative and advanced septic treatment systems either prohibit it outright or strongly recommend against it in their warranty terms. Check both your state or local onsite-wastewater guidance and the specific septic system's manufacturer literature before you route a drain there.

Where it is permitted, the concern is real but contested. The worry is that dense brine disturbs the sludge layer and pushes solids out into the drain field, and that undersized tanks do not give solids time to settle. But studies have never conclusively shown that brine discharge harms the digestion happening in the tank.

The honest position to give a septic customer: the risk is mostly about tank size and system efficiency rather than salt as such; a high-efficiency softener discharging into an adequately sized tank is generally fine; and if the tank is small, the system is an alternative/advanced type, or your state discourages it, a dedicated dry well or seepage pit takes the brine away from the drain field.

Ask whether the house is on septic before you quote, every time. It changes the equipment recommendation, the drain plan, and sometimes whether the job is possible.

Part 8 — Callbacks, Warranty and the Service Call Nobody Wants to Pay For

Water treatment fails slowly and invisibly. The system stops regenerating, and six weeks later the customer notices the soap will not lather. By then they have lost confidence, and how you handle the next twenty minutes decides whether you keep them.

Decide Your Policy Before You Need It

The market check found the single worst review in the corridor was about exactly this. A dealer charged \$100 for a call-out on a unit less than a year old, on a customer who had been given no manual and never received the test strips they were promised. The system may well have been working correctly. The review is permanent either way.

So write the policy down and put it on the invoice:

- What the equipment warranty covers, and for how long — valves, resin tank, control head and media often differ.
- What your labour warranty covers, separately. A manufacturer warranty that pays for a part but not for you to fit it is the gap customers do not expect.
- What a no-fault call costs. If you come out and the unit is fine — the salt bridged, the bypass was knocked, the power was off — say in advance what that visit costs. Many dealers make the first year free and say so at the sale.
- Response time you can actually meet.

The Five Things That Are Usually Wrong

Train yourself and your helper to check these before diagnosing anything expensive, because most callbacks are one of them:

- The bypass valve got knocked during other work in the basement.
- Salt bridged — a crust across the brine tank leaves an air gap underneath and the unit draws no brine.
- Power out at the outlet, or a control head that lost its programming after an outage.
- The drain line is kinked, blocked or frozen, so the unit cannot regenerate.
- Iron fouling of the resin bed — which usually means the system was sized without the iron adjustment in Part 3.

Prevent the Callback at Handover

Leave the manual. The market check found a customer explicitly complaining they were never given one.

Spend ten minutes at the end of the install showing them the bypass, the salt level, how to tell it is regenerating, and what a normal noise sounds like.

Leave test strips and a card with what to check before calling.

And book the first service visit before you leave the house. It converts a warranty risk into a recurring revenue relationship, and it means you find the problem before they do.

Part 9 — Finding Out Whether Your Town Supports This

Step 1 — Search for dealers in your town and the three nearest. Separate treatment dealers from plumbers who install softeners occasionally, and from well services.

Step 2 — Read the one-star reviews. They cluster around price, financing and service response.

Step 3 — Call two as a customer. Ask what a softener costs installed and how soon they can come. Note whether they will give a number on the phone.

Step 4 — Find out what the water is actually like. Read the local Consumer Confidence Report and find the hardness figure. In a hard-water area you have a real product; in a soft-water area you are selling drinking-water filtration, which is a smaller ticket.

Step 5 — Count the wells. Rural households on private wells are the highest-value customers in this trade.

Run the Method in Your Area

Use the five steps above in your own market to evaluate water chemistry, dealer coverage, service gaps, customer concerns, and recurring-service potential.

Part 10 — The Numbers

The Model — Owner-Operator, Year One

Installations	60 at \$2,200 average
Install revenue	\$132,000
Service calls, 100 at \$150	\$15,000
Salt delivery, 80 customers at \$180/yr	\$14,400
RO filter service, 50 at \$180	\$9,000
Revenue	\$170,400
Equipment and materials (~45% of install)	\$59,400
Salt and filter cost	\$8,000
Gross profit	about \$103,000 (60%)
Part-time install helper and route driver, 20 hrs at \$18 incl. ~15% burden	\$20,700
Vehicle, fuel, insurance	\$12,000
Business insurance, tools, licence, CE	\$4,000

Marketing	\$6,000
Office, software, misc	\$5,000
Owner's earnings	about \$55,000

Why a helper. Installs are two-person work more often than not — tanks are heavy and basements are awkward. More importantly, the salt and filter route cannot slip. The owner sells and installs; the helper carries and drives.

One honest flag: I could not verify a wage figure specific to a water treatment install helper. \$18 is set against plumbing-helper work and should be checked locally.

What the Model Understates

Recurring revenue is \$23,400 in year one — about 14%. That is the least useful year it will ever have.

At four hundred service customers by year five, the same lines are roughly \$90,000 a year, arriving without a sale, a proposal, or a price comparison.

The number to keep in your head is not this year's profit. It is the customer count. Every install is an annuity if you keep it and a one-off if you do not.

Startup Capital

\$25,000 to \$60,000, mostly the van and initial inventory: vehicle, plumbing and install tools, two or three softeners and RO units in stock, salt inventory, insurance, licence and training, marketing, and working capital to pay for equipment before the customer pays you.

Part 11 — Getting Your First Customers

- Plumbers who do not want the work. The best referral source in this trade. Visit every plumbing company in your area in your first month.
- Well owners. Nobody is testing their water. Offer honest annual testing advice and you become their person.
- Real estate agents and home inspectors. They see water problems under a deadline.
- Appliance repair technicians. They see scale damage daily.
- Existing customers. The dominant channel eventually, and it takes a year to start.

What to Actually Say

On the first call:

"Before I come out — city water or a well? If you're on city, pull up your water quality report and I'll read it with you over the phone. It's free and it might save you a visit."

Nobody in this trade does that, and it is the cheapest credibility you will ever buy.

When you test:

"I'm sending this to a lab. I'll get you the actual report, and I'll tell you what it means whether or not it means you need anything from me."

When they do not need treatment:

"Your water is fine for safety. You've got hardness at [X] grains, which is why you're seeing spotting and scale — that's a comfort and appliance issue, not a health one. Here's what fixing it costs and here's what happens if you don't. Either's a reasonable choice."

Say the safety part first, every time.

Handing over the contract:

"You've got three business days to cancel — it's on the form, and I'd rather you took the time."

On the box-store comparison:

"You can buy one for six hundred and it'll work. It'll last five to eight years instead of fifteen to twenty, and if it fails you're on the phone to a call centre. Mine costs more and I service it. It depends how long you're staying in the house."

Part 12 — Money Help for Veterans Starting the Business

Free and no rating required:

- SBDC — free business counselling, every state.

- SCORE — free mentoring.
- VBOC — Veterans Business Outreach Centers.

VR&E; — get this right, because most veteran business guides do not. The self-employment track is not something you choose. Federal regulation requires that your service-connected disabilities be severe enough that self-employment is the only reasonably feasible vocational goal. In 2021, 162 veterans were in that track out of 80,680 using VR&E; overall.

What VR&E; genuinely can do is the long-term services track — vocational school, technical certificates and trade programs with no tuition cap, plus tools, equipment and certification exam fees. A plumbing or water treatment apprenticeship, and the WQA certification exam, sit squarely inside what that track funds. But it is an employment program, not an education program: if the counselor concludes you can get suitable work with the education you have, it is denied, and everything must sit inside an approved individualised employment plan. Eligibility is 20% with an employment handicap, or 10% with a serious employment handicap. Apply on VA Form 28-1900.

Specific to this trade: the licensing route is the funding question. In several states you cannot do this work without credentials that take months or years. Find out what yours requires before planning the finances — the answer may be that year one is spent employed by somebody else, earning the hours.

Part 13 — The Three Places People Get Stuck

1. Becoming the Salesperson the State Warns About

What it looks like. Sales are slow. Someone shows you a script, a test kit with drops in it, and a financing package. It works. Within a year you are the company in the one-star reviews.

Why it is tempting. The high-pressure model genuinely converts.

The fix. Decide before you need the money. Written rules: lab tests only, no health claims, no government implication, cancellation notice volunteered out loud, CCR conversation offered free. Put them on paper in month one, because the moment you need a sale is the wrong moment to decide what you will not do.

2. Selling the Install and Losing the Customer

What it looks like. Sixty systems in year one and you never speak to most of them again. Year two starts at zero.

The fix. Put every customer on a schedule at the moment of install. The market check found customers describing thirty-year relationships with their dealer. That is not loyalty; it is a calendar somebody maintained.

3. Working Outside Your Licence

What it looks like. A job needs drain or vent work, or it is over the state line, and you do it because the customer asked.

The fix. If you are not sure a job needs plumbing work beyond what your licence covers, ask the state board the direct question from Part 1 before you touch the pipe, not after. Where the job genuinely needs licensed plumbing work you do not hold — a new drain run, venting, or a job across a state line where your credential does not carry — bring in a licensed plumber as a subcontractor and bill for the referral relationship, not the unlicensed work. A single complaint to a state board can cost you the water-treatment licence you do have, even on a job where the treatment work itself was fine.

Part 14 — Your First 90 Days

Days 1–14 — Licensing. Call your state with the question in Part 1. If you need hours or an apprenticeship, find out now. Check city permit requirements and which plumbing code your jurisdiction has adopted, because Part 7 depends on it.

Days 15–30 — Legal and cover. LLC, EIN, bank account, sales tax permit and resale certificate. Insurance with real water damage cover and completed operations. Write your contract with the cancellation notice and have it reviewed. Write your warranty and callback policy at the same time.

Days 31–60 — Credibility and supply. Book the WQA Installer Training Course. Open accounts with equipment and salt suppliers. Find a certified laboratory and establish your testing process. Read your area's Consumer Confidence Reports and learn the local hardness figures by heart.

Days 61–90 — Referral relationships, not advertising. Visit every plumber, well driller, appliance repair company, home inspector and real estate office in your area. Offer free CCR reviews and honest well testing advice. Take the jobs you can do properly and refuse the ones you cannot.

The One Number to Track

For the first 90 days: honest no-sale conversations.

Count the times you told somebody they did not need what you sell. It sounds like a strange metric and it is the right one here — it is the only measure of whether you are building the reputation the market check says wins, and every one of those conversations is someone who will call you when they do need something.

From month six: service customers on a schedule.

Not installations completed. Households with a dated, recurring salt, filter or service appointment in your system. That number is the business.

Where This Goes if It Works

Stay a one-van operation. Two hundred service customers, a steady install flow, and a good living for someone who knows every customer's name.

Add a second van and a technician. The constraint becomes finding someone you trust in other people's homes.

Add bottled water or coffee service. A route business on top of a route you already drive.

Go commercial. Restaurants, laundries, car washes, medical offices, apartment buildings. Larger equipment, maintenance contracts, and customers who buy on total cost rather than a kitchen-table close.

Or specialise in wells. The problems are genuine, technical, and served badly. It is the part of this trade where expertise is worth most and scare tactics are needed least.

Your Odds, Honestly

There is no federal survival rate for water treatment specifically. Here is what exists.

BLS Business Employment Dynamics tracked the 2022 cohort of new establishments. One-year survival ranged from 74.4% in the Mountain division to 78.6% in the Middle Atlantic — remarkably flat nationally, which itself tells you location is not the variable people assume. Of establishments born in 2013, 34.7% were still operating in 2023. Roughly half reach year five.

Two caveats. BLS states survival rates do not vary much by industry — the four-year spread across every sector was 38% to 55%. And these count employer establishments with payroll, so a one-van operator is largely not in the dataset.

About three in four survive year one. About a third are still going at ten.

What moves your number here is unusual. Not sales skill. Getting licensed properly, sizing systems correctly, draining them legally, telling people the truth about their water, and building a service base that pays you in year five for work you did in year one.

The average is the average. Your job is to be the exception, and you have done harder things than this.

The One-Page Version, if You Read Nothing Else

- Settle licensing first. Dedicated licence, water conditioning licence, or plumbing — it varies enormously and some routes take years.
- Never use a drops-and-tablets test as evidence of contamination. Send it to a certified lab.
- Never imply government affiliation, and never use "EPA registered" as an endorsement.
- No health claims, ever.
- Give the three-day cancellation notice in writing and say it out loud. 16 CFR Part 429.
- Size it properly: $\text{ppm} \div 17.1$ for GPG, add 5 GPG per 1 ppm of iron, 75 gallons per person per day, regenerate every 5–7 days at 75% of capacity.

- Air gap on every drain, no exceptions — at least twice the drain line's diameter, roughly 2 inches in practice. A direct sewer connection is a cross-connection, and one cost a family's installer close to a million dollars.
- Target a salt efficiency of at least 3,350 grains per pound (NSF/ANSI 44's floor; California requires 4,000) and size with the iron adjustment — an oversized or badly sized system is a warranty complaint waiting to happen.
- Write the warranty and callback policy before your first install, and leave the manual and test strips behind.
- Track service customers, not installations. The install is the acquisition; the service base is the business.

What's Actually in the Van

The startup range in Part 10 is \$25,000 to \$60,000. Here is what that buys, so you can price your own version rather than trusting a range.

The vehicle — the largest single line. A used cargo van or a pickup with a covered bed. It has to carry a softener upright, forty-pound salt bags in quantity, and a working inventory of fittings. Shelving it out properly is not a luxury — an install where you cannot find a fitting is an install that runs two hours long.

Plumbing and install tools. Pipe cutters for copper, PEX and CPVC, a PEX crimping or expansion tool, propane torch and soldering kit, a cordless drill and impact driver, hole saws, pipe wrenches, channel locks, a shop vacuum for the inevitable, a level, a stud finder, and a bucket. Add a headlamp — you will spend your working life in unlit basements and crawlspaces.

Testing. A field kit for hardness, iron and pH so you can size on the spot, plus an account with a certified laboratory for anything you will make a recommendation on. The field kit is for sizing. The lab is for claims. Do not let those two blur.

Drain and code parts, kept in stock. Air gap fittings, rigid drain pipe, hose clamps and secure mounts. Part 7 is not a section you improvise on a Friday afternoon — carry the parts that let you do it right the first time.

Opening equipment stock. Two or three softeners in the sizes your local hardness actually calls for, one or two under-sink RO units, a sediment filter or two, and bypass valves. Order the rest per job. Stock is money sitting still, and the supplier can usually get you a unit inside a day.

Salt. A pallet if you are running a route, less if you are not.

Everything else. Insurance and licence, WQA course fees, a laptop with scheduling and invoicing software, a card reader, printed contracts with the cancellation notice, and signage on the van.

And working capital, which is the line people forget. You buy the equipment before the customer pays you, and on a \$2,200 install that is roughly a thousand dollars out the door ahead of the invoice. Six installs in a month with slow payers is real money.

A Last Word

Somebody will open the door already suspicious, because somebody like you has been on their street before with a bottle of drops and a story about their water.

You cannot argue them out of that. You can only be the person who reads them their own water report, tells them their water is fine, and leaves a card.

Do that for a year and you will have the only thing that matters in this trade — that when somebody in town asks who to call about their water, your name is the one that comes up.

General information for starting a business, not legal, tax, plumbing-code or regulatory advice. Licensing varies enormously by state and is often captured by plumbing statutes; air gap dimensions and septic discharge rules depend on the code your jurisdiction has adopted; door-to-door sales rules are federal and often supplemented by state law. Verify with the agencies that administer them.

Startup Checklist

Use this checklist to turn the guide into a sequence of actions for your own market and circumstances.

- Choose the business structure you will use.
 - Get an EIN and open a separate business bank account.
 - Check licensing, zoning, and tax rules for your own city and state before starting.
 - Confirm insurance needs before accepting work or inventory.
 - Complete the local market test described in the core guide.
 - Build the startup budget and record actual costs.
 - Set pricing using your own costs and required margin.
 - Prepare customer terms, estimate and invoice forms.
 - Launch outreach and record every lead and result.
-

Equipment and Budget Worksheet

List only the tools, equipment, supplies, software and services required for the version of the business you plan to launch.

Item / Required or optional	Estimated cost / Actual cost / Supplier

Budget Summary

Startup total	
Monthly fixed costs	
Working cash reserve	
Total funding needed	

Pricing and Estimate Template

Complete the cost fields with your own numbers. Use the pricing guidance in the core guide for the business-specific method.

Customer and project

Materials or inventory

Labor hours and rate

Equipment or venue

Travel or delivery

Subcontractors

Overhead allocation

Contingency or risk allowance

Subtotal

Applicable tax

Estimated total

Deposit and payment schedule

Estimate expiration date

Invoice Template

Business name / Address / Phone / Email / Tax ID

Customer name / Company / Billing address /
Phone / Email

Invoice number**Invoice date**

Due date

Project or job

Line Items

[illegible]

Payment method and terms: _____

Job Log and Lead Tracker

Record every inquiry, estimate, job and follow-up so the business can be managed from actual results.

Date	Lead/Custom er	Source	Need/Job	Estimate	Status	Next action
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Period	Leads	Estimates sent	Jobs won	Revenue
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Compliance and Safety Page

Check licensing, zoning, and tax rules for your own city and state before starting, and use this page to record what you confirmed and with whom.

- The Minnesota Department of Health publishes a page called “Beware of Water Treatment Scams.” The Maryland Attorney General listed water filtration among the top door-to-door scams. The Florida Attorney General sued a company for telling homeowners their water contained feces — findings no legitimate lab could reproduce.
- Everything that follows is built on one idea: be the operator who tells people the truth about their water, including when the truth is that they do not need anything.
- One warning that is not about ethics. Connect a softener drain directly to a sewer line and you have made a cross-connection. In a Denver case a family drank water contaminated with raw sewage and a jury awarded close to a million dollars.
- Confirm which of the three licensing regimes applies — dedicated water treatment licence, water conditioning licence under the plumbing board, or plumbing only — with your own state board before accepting work.
- It is not medicine. You cannot make health claims. A water treatment device does not cure, prevent or treat anything.
- 1. Can you tell a customer they do not need what you sell? If you cannot say that out loud and still make a living, this trade will make a liar of you.
- 2. Can you do plumbing work properly? A bad joint floods a basement, a bad drain contaminates one, and in many states this work requires a licence.
- Give the three-day cancellation notice under 16 CFR Part 429 in writing and say it out loud on every door-to-door sale.
- Air gap on every drain, at least twice the drain line's diameter and roughly 2 inches in practice — no exceptions.
- Ask whether the house is on septic before you quote, every time.
- Agency or authority contacted: _____
- Written confirmation or permit saved at: _____
- Review date: _____ Renewal or recheck date: _____

Launch Readiness — Water Services Guide

PLAN**SET UP****PRICE****SELL****TRACK**

Use the worksheets in this guide to record your own numbers, decisions and results.

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