

THE FIELD INSPECTOR'S GUIDE

A LEGITIMATE BUSINESS

Are you ready for a legitimate business opportunity? This is NOT a get rich quick scheme. It is a business that you run and that you schedule. I would like to share some of the information that I have learned over the last few years.

WHAT IS AN INDEPENDENT FIELD INSPECTOR?

An independent Field Inspector is the eyes and ears for all sorts of companies. Not every company can afford to have inspectors in all parts of the world. They contact an "Inspection Company" and explain to them exactly what they need. Independent Field Inspectors are independent contractors that work for the Inspection Companies. They schedule their own time and pay their own expenses.

WHAT YOU CAN LEARN FROM THIS SITE

Here you will learn the types of Field Inspection Work available and how to find the work. Some basics on running your business and how to get started.

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Tools of the Trade

YOUR VEHICLE

Your vehicle is one of the most important tools that you use. Yes, you need to look at your vehicle as a tool. Think of it as not only your transportation, it is your mobile office. Of course you are going to use whatever you are driving for this. However, the better your gas mileage, the more your profit.

One of the most important things about your vehicle is to have a secure storage space for your other tools.

As you grow your business, you will have a lot invested in your tools. You must keep these tools secure.

I mention this in another section but it bears repeating. "Have a mileage Log Book and be sure to fill it out on every trip! This will make you money by not having to pay so much tax.

COMPUTER

You will need at a minimum your home computer with an internet connection. Most of your business will be done over the computer. Both reports and pictures are uploaded via the computer. Later on it is very nice (some companies require it) to have a laptop to take with you out in the field.

PRINTER

You will need a printer hooked up to your computer to print out your orders and forms. Later on it is nice to have a printer to take with you. Some companies require that their forms be printed and given to the customer. I found a printer with a rechargeable battery.

DIGITAL CAMERA

You will not need an expensive camera in order to do inspection work. Because most of the pictures are uploaded via the internet, high quality pictures are not a requirement. Most of your companies will tell you what their requirements are for pixel size. You will set your camera to a lower quality setting. You will also need to find out ahead of time whether the company that you are doing inspections for

wants a date stamp. There is nothing worse than having to travel a hundred miles to retake five pictures!

My other advice for a digital camera is to get the type that uses Double A or Triple A batteries. You can buy a cheap charger and recharge your batteries. I always carry three sets of batteries for my camera. I bought the "Duracell Battery charger".

HINT: In order to take close up pictures all digital cameras will have a "Macro" setting. This is usually a little flower symbol. You need to turn off the flash when getting a close up picture. This is true especially if the surface is shiny and reflects the flash.

CELL PHONE

You will need a cell phone for your business. Use this number as your business number. Always answer your telephone professionally. I always answer mine "Hello, this is Clyde". That way people know they are contacting a business.

SCANNER

You will need a scanner. You will be scanning and emailing or faxing documents, forms and applications of employment. You can use your computer as a fax machine if you have a phone line.

There are many programs available to do this for you. If you don't have a phone line there are various online fax services. For a small amount per month you fax documents via their web sites.

MEASURING DEVICES

Different measuring devices are required for some inspections. A simple tape measure and a measuring wheel are requirements of some companies.

PDA

A "Personal Digital Assistant" is required by some inspection companies. I rented mine from the inspection company until I had another company ask me to input my information on one. At that point I bit the bullet and purchased one. You will NOT need to purchase one of these until you are asked to by an Inspection Company.

AUTOMOBILE ELECTRIC INVERTERS

An inverter converts DC electricity to AC Electricity. They are made to charge and power your lap top. If I am using my lap top out in the field, I will plug it in between trips to recharge my batteries.



HOW MUCH CAN I MAKE?

This is a very difficult question to answer. It depends on the density of the area you are willing to work and what kind of opportunities are in your area. I feel that one must be realistic and realize that the money will not start pouring in the first month. I do not want to say "The sky is the limit!!" There are only so many inspections per day.

There are some individuals out in the field that are able to make quite a lot of money because they have hooked up with a company with a volume of work in a small area. I use my business as a part time augmentation to my regular salary as a fire fighter.

Because of my location (Corpus Christi, Texas), I have over ten companies that I do work for. Some companies might furnish me a job once a month while another will have a number of inspections needed per week.

One other thing to look at is how much each individual company will pay you. Most companies will pay you by the job. Others, will pay you for the hours spent completing their inspection. If you have to drive a long distance to do an inspection, you must request more money to pay for your fuel. Now, if I have a company that is paying me very good and gives me lots of jobs, I will travel a little bit

You have to remember your expenses when you are going to accept a job. The biggest expense is going to be your transportation. You would not want to travel one hundred miles to make \$10. You must know how many miles you are getting per gallon in your vehicle. Know in your mind how much it will cost you to drive a hundred miles. I get 22 miles per gallon and I am paying about \$2.65 a gallon for gas. Hmmmm... that figures out to be \$12.00 per hundred miles! Figure your cost per hundred miles and keep that in mind when accepting jobs.

THIS IS A BUSINESS

Yes, this is your business. You must treat it as a business from day one. Remember, you are an Independent Field Inspector. You must pay your own expenses as well as your own taxes. You must know what types of expenses you can deduct and keep records of these expenses.

DISCLAIMER!
I AM NOT A TAX PROFESSIONAL
I AM JUST TRYING TO LET YOU KNOW
WHAT YOU CAN POSSIBLE DEDUCT
AND FOR YOU TO KEEP GOOD
RECORDS FROM THE START.

The first thing you need is a mileage log for you car. I purchase a small calendar book and use that. I put my beginning and ending mileage on the day that I travel. Your gasoline will be your biggest expense. You must keep track of your mileage from day one.

The next thing to think of is your home office. IRS will let you claim the portion of your home that you use for a home office. I believe that it must be used ONLY for your business. So, let's say you set aside one bedroom for your office. You divide the square feet of that bedroom into the total square feet of your home. You then come up with a percentage of your home expenses that you may deduct.

HOME EXPENSES OF WHICH YOU CAN DEDUCT A PERCENTAGE

Your Mortgage Interest

Your Mortgage Taxes

Your Home Insurance

Any Home improvements

Your Utilities

 Gas and water

 Electricity

Cleaning Supplies

DIRECT EXPENSES RELATED TO YOUR BUSINESS

Mileage allowance

Right now the IRS is allowing 50 cents per mile for business mile traveled! You MUST keep a mileage log and use it every time you do a job.

Equipment Expenses

Computers, PDA's, Printers, Fax Machines

Office Supplies

paper, staplers, pens, pencils etc.

Cell Phone

Internet Service

FLOOR PLANNING

This is an accounting of various high value items. Such as tractors, vehicles, motorcycles. Normally, the individual dealers of these items do not own their own inventory. They are borrowing the money from a third party. Our job is to audit their "floor" and make sure that all units are accounted for. This is not done because of mistrust. It is good business to know where your money is.

I do work for a company that does this and I use a PDA to take inventory. I walk in with a list of their products on my PDA. I walk the floor and check off the items that I find. At the end of the floor walk, I then sit down with the manager and discuss where the missing items are. They either help me find them or explain what happened to them. IE: Sold, Demo, Rented. When finished the inspector will account for each and every item on the audit list.

END OF LEASE CAR INSPECTIONS

When the consumer is finished with their lease contract, they are ready to return it. The inspector travels to their home or maybe a car dealer and does an inspection on the vehicle. This is basically a "condition" report. The company supplies a form to show exactly what the inspector is to note. Also, there will be a list of photos to be taken of the vehicle. Of great importance will be the mileage, the VIN and any damages done to the vehicle.

EQUIPMENT INSPECTIONS

Often times, when equipment is being leased or financed the equipment will need to be checked for condition and to make sure it is accounted for. These inspections may take place at the beginning of the lease/purchase or later on to make sure that the equipment is still in good shape. Serial numbers will also be photographed.

DAMAGED FREIGHT INSPECTIONS

Just like the name implies, these are inspections done on damaged freight. You will travel to various businesses and inspect the product that has been damaged in transit. You will take pictures to show the damage and how the product was packaged. You will be given a form to fill

out to explain the damage and packaging. Often times these companies will also want a "narrative" to explain what the inspector has seen.

DRAW INSPECTIONS

These inspections are done on construction sites. They are requested by the bank or lending institution that is financing the project. The draw inspection will evaluate the accuracy of the draw request, note construction phase completion, and identify stored materials.

EXTERIOR HOME INSPECTIONS

These inspections are done on houses that are applying for home insurance. The inspector will fill out a form on the condition of the house take lots of pictures and measure the building for a diagram that will be drawn. Some of these require an interview with the client but most of them will not require the interview.

HIGH VALUE HOME INSPECTIONS

Often times when an Insurance agency is going to insure a high dollar home they will send an inspector out to the home. The inspector will fill out a form and take required pictures of the residence. These are done for two reasons, one to determine

value and the other is to help determine insurance risk.

MERCHANT SITE INSPECTIONS

These inspections are done at businesses that want to accept Credit Card or perhaps are asking for financing. You are basically there to determine if the business is legitimate. You will be filling out forms and noting not only interview questions but your observations also. Photos will also be taken of the both the interior and exterior of the business. These might be done for a home business.

ON SITE PHYSICAL INSPECTIONS

When a business wants to access credit reports they must meet certain criteria. One is to have this type of inspection. It is not only done to determine that the business is legit but to make sure that the business meets other criteria in order to access these confidential reports. For example, they must have a password protected computer, a locked filing cabinet, a paper shredder as well as a few other things. The inspector will fill out a form during the interview and take various pictures to show compliance with the rules.

INSPECTIONS FOR FORECLOSED HOMES

There are many types of inspections and tasks needed for Foreclosed Homes

Door Lock Changes with Lock Box

Home Condition Inspection

Lawn Maintenance

Trash Outs

Cleaning Service

NOTE: Many of the companies doing this type of tasks require Liability as well as Errors and Omissions Insurance.

COMMERCIAL INSURANCE INSPECTIONS

These are inspections done on commercial properties in order to renew or begin insurance coverage. These are very detailed inspections. The inspector will fill out forms, take pictures, measure for a diagram of property. The inspector will actually be making recommendations in order for the property to receive insurance. Most of these companies will also require a detailed narrative explaining the inspection.

These inspections will need prior training to determine building construction. The inspector will also need to have a basic education about fire codes and other requirements for buildings.

SELLING YOURSELF

All of your contact will be by email or telephone. So, you have to sell yourself in order to get the job.

PROFESSIONALISM

A good Field inspector will convey professionalism at all times. How does one do that. Two ways, using proper English when on the phone and being sure to use Spell Check in all correspondence. You must present yourself as a professional that will represent the company you are doing a job for in a professional matter.

Professionalism also mean being courteous to your employer as well as the people you deal with. Manners never go out of style! If you are going to be late, pick up the phone and call your client. The little things make the big difference.

RESUME

In order to apply for work with the various inspection companies a Field Inspector must have a "Digital Resume". This is the type of Resume that can be emailed or printed out and mailed. This is the Resume that I use.



CLYDE COLES
3201 Millbrook Dr.
Corpus Christi, TX 78418
Cell 361-688-6545
Fax 866-858-0309
clyde@clydecoles.com

OBJECTIVE: Field Service Representative

OFFICE SKILLS

- * Experience in word processing software programs, data entry, Web Design
- * Excellent telephone skills, clear and friendly voice
- * Operate fax machine, printers, computers and PDA's
- * Able to perform duties in a stressful, active and demanding working environment
- * Experience in filling out all types of forms correctly and completely
- * Competent in Digital Photography skills including the taking, storing, transferring and uploading of digital photographs

CUSTOMER SERVICE SKILLS

- * Communicate with people in a friendly and polite manner
- * Handle problem patients with patience and sensitivity
- * Able to gain the trust and confidence of people
- * Listen attentively in order to assist the customer
- * 37 years experience of working with people in varied situations

PERSONAL STRENGTHS

- * Dedicated, professional attitude; mature and willing to work
- * Self motivated, honest and dependable
- * Effective working alone and as part of a team
- * Resourceful and self-confident; gets the job done and does it well

WORK HISTORY

HEB Grocery	San Antonio, TX	Assistant Manager	4 years
Super S Grocery	Beeville, TX	Assistant Manager	2 years
Frito Lay	Beeville, TX	Route Salesman	7 years
Corpus Christi Fire Dept	Corpus Christi, TX	Firefighter/Paramedic	25 years

FIELD INSPECTOR EMPLOYMENT

QuikTrak	Floor Plans, Collections, various inspections
DataScan	End Of Car Lease, Boat Insurance, Motorcycle Insurance
NVMS	Various Inspections (Insurance, Automobile, Business)
National Insurance	Both Exterior and Interior Home Inspections
Cox & Smith	Commercial Insurance Inspections
Research Specialists	Commercial Insurance Inspections
VFI Inspections	Damaged Freight Inspections

EDUCATION

Del Mar College	Corpus Christi, TX	Fire Science
Certified Texas Firefighter	Corpus Christi, TX	
Certified Texas Paramedic	Corpus Christi, TX	

WEB PAGE

A field inspector should also have a simple web page. I have a web page that is one page, it is basically an online Resume.

Here is my web page.

www.clydecoles.com

If you would like, I can design a web page for you and get it on the internet for you. What I have done for other people is just take my web page and personalize it for them. This will keep the costs down for you.

PROFESSIONAL E-MAIL ADDRESS

This one goes hand in hand with your web page. Whenever you get your web page you will have the opportunity to have an email address related to your web page. Can you see how clyde@clydecoles.com is more professional than clydecoles@yahoo.com?

WHAT TRAINING DO I NEED?

Most of the companies will train you. Some will do it over the phone. While others will have you do some online classes. Most of what you will be doing is figuring out how to fill their forms out.

Of course every different company has their own paperwork. Some will have online forms while others will have paper forms for you to fill out and then fax in.

One of the exceptions to this are Commercial Insurance Inspections. These type of inspections require some education in building construction and Fire codes.

ORGANIZING YOURSELF

What you need to do on your own is to organize yourself. I have a notebook binder for each major inspection firm. I keep the specific forms and instructions for each individual company in their individual notebook binder.

Most companies will email you whenever you have a new job. You then go to their web site, log in and retrieve the information for that job. However, some will not email you and your work will just show up on their web site when you sign in. Therefore it is imperative that you check the web sites for these specific companies. Some companies might call you and see if you can do an inspection

You will also need a way to schedule and keep track of your appointments. I am old fashioned as far as this is concerned. I have a normal sized calendar that I pencil in each inspection as I schedule it. I keep the calendar with me all the times. Therefore If I get a phone call for an inspection, I can schedule it right then and there.

WHERE DO I FIND THE WORK?

When I first started, I googled "Field Inspector Jobs". I applied to each and every one of these that I could find. Some, you will fill out an online application and others you will be sending them a resume.

The other source of work and information is SOFI. (Society of Field Inspectors). This is a VERY important source. Their web site is

www.sofi.us

Here you can find companies that are hiring and other information. I strongly recommend that you put an ad on here. I have companies calling me all the time from this source. It will only cost you \$25 for a year.

COMPANIES TO STAY AWAY FROM

There are companies that want you to do "Drive By Inspections". They are willing to pay as little as \$5 for these. If you truly only had to drive by and take a picture without getting out of your car, maybe these would be OK if you had enough of them. However most of these companies want you to inspect the homes closely and and some even want diagrams and multiple photos for this amount of money.

I did hit a Gold Mine once. They wanted me to do a true "Drive By", I was to check for obvious damage due to a windstorm and take a picture. They only paid \$7 per house but she had a little over 100 homes to inspect. I got my map out, planned my routes carefully and got these done in about two five hour days.

Just remember to take time and fuel prices into consideration when accepting this type of work. Besides, you might try a few and see if they are worth the work.

DRESS CODE

NORMAL DRESS CODE FOR MOST COMPANIES

Button down or golf shirt with a collar
Khaki type pants
Leather Shoes

NOT ACCEPTABLE

Jeans
Shorts
T-Shirts
Tennis Shoes
Soft Shoes
Hats with any type of emblem on them

I usually carry a pair of rubber boots in case of a muddy area.