



TREC Advisor

The agency exists to safeguard the public interest and protect consumers of real estate services. In accord with state and federal laws the agency oversees real estate brokerage, appraisal, inspection, home warranty, right-of-way services and timeshare interest providers. Through education, licensing and regulation, the agency ensures the availability of qualified and ethical service providers, thereby facilitating economic growth and opportunity across Texas.

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INSTRUCTOR TRAINING COURSE WILL BE REQUIRED FOR QUALIFYING AND NON-ELECTIVE CE INSTRUCTORS

The Commission is committed to protecting Texas consumers and ensuring that real estate license holders are qualified, honest and trustworthy. This includes making sure instructors of qualifying and non-elective CE courses are knowledgeable and competent. To accomplish this task, §535.63 of the Rules of the Commission was revised to require that instructors have training in adult education.

Beginning January 1, 2016, instructors of qualifying and non-elective CE courses must complete an adult education instructor training course of at least 8 hours that is acceptable to the Commission and dated within 5 years of the date of the instructor application.

Instructors who provide proof of having obtained the following certifications or designations within 5 years of filing their instructor application will have met this requirement: CREI (Certified Real Estate Instructor); DREI (Distinguished Real Estate Instructor); and CDEI (Certified Distance

Education Instructor) for those teaching distance education. The Commission will also consider other existing adult education training courses to determine if submitted to the agency for review.

TREC-approved qualifying education providers may request approval to offer an 8-hour adult education instructor training course for this purpose. However, license holders will not receive CE credit for completion of the course. A course outline was developed for review and comments by the Education Standards Advisory Committee (ESAC) and an Adult Education Instructor Training Course application was approved by the Commission at its May meeting. The application (which includes a course outline) can be found at the TREC website. If there are questions regarding the course outline or course application form, qualifying education providers may contact an Education Specialist at education@trec.texas.gov.

Wishing a productive summer to all real estate professionals! The Board met on May 4th for its regular quarterly meeting and it was again a productive session. I want to thank the Commissioners who take their duties seriously for being fully prepared for the meeting, and the great staff of the Commission for supporting us and our many committees so well by organizing the materials and supporting documents. We appreciate your professionalism.

At the meeting, the Commission adopted updates to three areas we don't see very often. We updated the content and clarified the use of forms necessary to register, amend or renew a timeshare plan; updated the form Easement and Right-of-Way Agents are required to provide prior to the consumer entering into a transaction concerning an easement or right-of-way; and updated the notification to consumers regarding potential hazards that is included in the standard Property Inspection Report form. Read the Inspector Committee Chair's column for more detail.

We also proposed updates to the funded reserve provisions for residential service companies which use a captive reinsurer to secure their obligations; and a variety of technical corrections to assure consistency across our rules. While not high profile, these are still important.

We approved a form for course approval for providers who wish to offer Instructor Training courses to meet the 2016 requirement for instructors of qualifying and non-elective CE

courses to have at least 8 hours of approved training in adult education methods. This welcome improvement came from a recommendation by our Education Standards Advisory Committee.

By the time you read this, the 84th regular session of the Legislature will be completed on June 1. The Commission's bill (SB 699) was successfully passed without significant changes to those requested last year in the Commission's workshop in November. We now await the Governor's signature. On behalf of the Commission, I want to thank the Texas Association of REALTORS (TAR) which spent significant time and energy to ensure the bill's successful passage. Without their efforts and support, achieving desirable updates to our enabling legislation would be much more uncertain.

The months ahead will be filled with opportunities for stakeholder input as the Commission crafts rules to implement the changes made possible by the passage of SB 699. We encourage you to watch the agency's website and this e-newsletter for scheduled meetings and agenda as we begin this process. There will be a lot of work to do and we look forward to it; we invite your active and continued participation. Thank you all.



Avis Wukasch, Chair

IMPORTANT DATES TO REMEMBER

ESAC Committee Meeting—June 17

Broker-Lawyer Committee Meeting—July 20

TREC Commission Meeting—August 17

Check the TREC website regularly for postings of all of our upcoming meetings.

Responding to a TREC Investigation

The filing of a complaint against a real estate license holder is not uncommon. In fiscal year 2014, the Texas Real Estate Commission's Standards & Enforcement Services Division (SES) reviewed 2,262 complaints. Nearly 1,000 of those were filed by consumers against real estate brokers and sales agents and 544 field investigations were conducted by Commission investigators.

The goal of an investigation is to protect consumers and to uphold the integrity of the real estate profession by gathering the facts necessary to determine if there is a basis for pursuing disciplinary action against a person.

The TREC Investigator is a Fact-Finder

To achieve this goal, a TREC Investigator gathers information and interviews complainants, license holders, and relevant witnesses. The investigator is a neutral fact finder – he or she doesn't make recommendations regarding the outcome of the case.

The investigator's investigative report is submitted to an SES staff attorney for review. Case determinations are made by the staff attorney and are based on the presence (or not) of evidence of a violation of The Real Estate License Act or Texas Real Estate Commission rules.

Keep Good Records – The Rules Require It and It Helps the Investigation

Many complaints arise from miscommunication. Consequently, keeping emails and other documents is important to show that a real estate broker or sales agent acted appropriately given the

circumstances of the transaction. The license holder's narrative of the events in any given transaction should be supported by documents.

This means that the broker should maintain complete records of each real estate transaction. This is not only a good practice in terms of responding to complaints but it is required under The rules of the Real Estate Commission [Rule 535.2(h)]. Effectively responding to a TREC investigation always involves the submission of relevant supporting documents.

Tip: Provide the investigator a written chronology or timeline of events in the real estate transaction. This allows TREC to understand the sequence of events from the license holder's perspective.

Provide Responses Timely and Cooperate Fully

A license holder must respond to a complaint by providing documents and information related to a real estate transaction or complaint in a timely manner, typically 10 working days. The license holder is typically provides an interview to discuss the transaction in detail. Failure to respond to an investigator's written request for documents or information may result in disciplinary action. Discipline may include an administrative penalty and other action such as a suspension or revocation of license. The most effective way to avoid this outcome is to respond, provide any documents or other information requested, and cooperate with the investigator.

TREC Enforcement Actions

The Texas Real Estate Commission has published enforcement actions. To read the full report and get access to all of the enforcement actions taken by the Commission, please go to the TREC website and click on, "Complaints, and Consumer Info" and then [click "Disciplinary Actions"](#).

Rule Actions From the May 4th Meeting of the Commission

Adopted Rules

The following is a summary of amendments to TREC Rules adopted at the May 4, 2015 meeting of the Commission. Unless otherwise noted, they were effective May 26, 2015. You can see the full text of the rules at the Recently Adopted Rules section of our [website](#).

§543.4, Forms. The amendments update and clarify the use and content of the forms necessary to register, amend or renew a timeshare plan.

§535.401, Required Notices. The amendments update and clarify the form Easement and Right-of-Way Agents are required to give a consumer prior to the consumer entering into a transaction concerning an easement or right-of-way.

§535.223, Standard Inspection Report Form. The amendments were recommended by the Texas Real Estate Inspector Advisory Committee (TREIC) to notify consumers regarding potential hazards with improper bonding of corrugated stainless steel tubing (CSST) or other metal gas tubing by adding language to the "Consumer Notice Concerning Hazards or Deficiencies" section, and to adopt by reference changes to the standard inspection form, Property Inspection Report Form REI 7-5, approved by the Commission for use in reporting inspection results. REI 7-5 is available for voluntary use now and will be required to be used by all inspectors on September 1, 2015.

§535.2, Broker Responsibility. The amendments insert the obligation to notify the Commission when a broker delegates responsibility to another license holder for more than six months. This provision was inadvertently dropped from another section during the reorganization and clarification of Chapter 535.

Proposed Rules

The following amendments or new rules were proposed at the May 4, 2015, meeting of the Commission and are up for adoption at the August

17, 2015 meeting. You can see the full text of these rules on the "Proposed Rules" section of the TREC Website. Written comments on the proposed rules can be sent to general.counsel@trec.texas.gov and must be received prior to 5 p.m. July 27, 2015 to be included in the materials for the August meeting. After that date, comments will need to be made in person at the meeting.

§539.81, Funded Reserve. These amendments are a re-proposal following receipt of input from a stakeholder and discussions with the Texas Department of Insurance. The proposed amendments specify that if a residential service company chooses to use a captive insurance company under Tex. Occ. Code §1303.152 to reinsure the liability remaining under the outstanding residential service contracts written in Texas in lieu of maintaining a funded reserve, that company can only do so for a portion of the required funded reserve.

§535.217, Mailing Address and Other Contact Information. The proposed amendment corrects the timeframe in the inspector rule from 10 days to 30 days to match Section 1102.118(b) in the Texas Occupations Code which has a 30-day requirement for inspectors.

§§535.400, Registration of Easement or Right-of-Way Agents and 535.402, Complaints, Disciplinary Action and Appeals. The proposed amendments correct terminology, renumber for consistency, and provide a timeframe for responding to complaints for easement or right of way agents consistent with other license types.

§539.150, Complaints. The proposed amendment to §539.150, Complaints clarifies terminology for consistency throughout the rules.

New/Revised Forms

The following new or revised forms were adopted and are effective for immediate use:

Real Estate Broker License by a Business Entity (BBE_4). The form was updated to include background history questions for the designated broker.

Change of Designated Broker for a Business Entity (CDO/MGR-2). The form was updated to include background history questions when there is a change of designated broker for a business entity.

Adult Education Instructor Training Course (AEITC-0). This is a new form to be used by schools requesting approval to offer an adult education instructor training course.

Texas Real Estate Consumer Notice Concerning Hazards or Deficiencies (OP-I). This form was revised to add language to notify consumers regarding potential hazards with improper bonding of corrugated stainless steel tubing (CSST) or other metal gas tubing.

TREC Employee Updates



Raquel Salazar

TREC Standards and Enforcement

Raquel joins TREC SES as a legal assistant. She graduated from Austin Community College with an Associate's Degree in Paralegal Studies and also obtained her real estate license. She began her legal career in the area of personal injury, workmen's compensation and civil litigation in the private sector. Prior to working at TREC, Raquel worked for 2 years with UT System in the Open Records Department. She is motivated by the opportunity to experience new and interesting challenges. In her spare time, she enjoys being outdoors and spending time with friends and family.



John Vardanian

Information and Technology

John joins the TREC ITS team as a programmer. He grew up in Southern California and recently moved back to Austin for the second time. John started developing software in the 4th grade and is a fan of music composition, production, and recording. He studied Computer Science at Moorpark College. John has three year old daughter. He comes to TREC from Trusource Labs where I developed a wide variety of tools for the IT department, stakeholders, and upper management. When it comes to technology he loves teaching as well as learning from others, especially if it is something that is a challenge.



Robyn Dilworth

TALCB Standards and Enforcement

Joins TALCB from the General Counsel's Office of Texas Mutual Insurance Company. Her experience includes private law firms and corporate legal departments she was paralegal at the Attorney General's office with Kristin Worman TALCB general counsel. She attended Baylor University, and University of Texas at Austin (B.A. Pre-Law); grew up in Fort Worth, and has lived in Austin since 1996. She has 2 beautiful children: Kaitlin-Baylor grad, PR Executive here in Austin; Jimmy-soon to be UT grad.

TALCB Bulletin

TALCB was created by an act of the Texas Legislature in 1991 to license, certify and regulate real estate appraisers in Texas under state and federal laws. In 2011, TALCB's jurisdiction was expanded to register and regulate appraisal management companies.



INSIDE THIS ISSUE: From the Chair (page 1) New Texas Appraiser Trainee/ Sponsor Course Required (page 2) Enforcement Actions (page 2) Experience Credit for Ad Valorem Tax Appraisals (page 3) Rule Actions Taken (page 4)

From the Chair

Greetings to all my fellow appraisers! The Board met on May 15th and it was a record for the shortest regular quarterly meeting in recent memory – just about two hours! I want to thank the Board members who take their duties seriously for being fully prepared for the meeting, and the great staff of the Board for supporting the Board and its many committees so well by organizing the materials and supporting documents. We appreciate your professionalism.

Mark Mrnak, our Director of Standards and Enforcement Services (SES) for the past 3 years has resigned. We thank Mark for his service to the agency, including leading the SES team as we achieved our exceptional federal audit results in February 2014, and we wish him well. With Mark's departure, we welcome Troy Beaulieu as the new Director of SES. Troy has worked as an attorney in SES for almost 10 years and most recently served as managing attorney for the team.

At the meeting, the Board proposed a new definition of "appraisal experience" to clarify that qualifying experience may only be gained by actually performing valuation related service tasks, not merely accompanying or observing others while they perform such tasks. We also proposed a "penalty matrix" rule to guide the staff's work in resolving complaints against Appraisal Management Companies. We have a similar rule for complaints against appraisers.

By the time you read this, the 84th regular session of the Legislature will be over (on June 1).

The Board's bill (SB1007) successfully passed without significant changes to those requested last year in the Board's workshop in November. We now await the Governor's signature. On behalf of the Board, I want to thank the Foundation

Appraiser Coalition of Texas (FACT) which spent the most time and energy on ensuring the bill's successful passage. Without their efforts and support, we would have a much more uncertain path to achieving desirable updates to our enabling legislation. Thank you to the appraiser professional organizations which together comprise FACT. We rely on your continued cooperation for our success.

The months ahead will be filled with opportunities for stakeholder input as the Board crafts rules to implement the changes made possible by the passage of SB 1007. We encourage you to watch the Board's website and this e-newsletter for scheduled meetings and agenda as we commence this process. We invite your active and continued participation. Thank you all.



Chair, Jamie Wickliffe

Texas Appraiser Trainee/Sponsor Course Required After September 1, 2015

As of September 1, 2015, all appraiser trainees and their sponsoring appraisers must complete an approved Appraiser Trainee/Sponsor Course before renewing their license. Going forward, appraiser trainees and sponsoring appraisers will need to retake and complete the Appraiser Trainee/Sponsor Course at least once every four years.

Q: What does this mean to an appraiser trainee or a sponsoring appraiser whose renewal date is after September 1, 2015?

A: If you are an appraiser trainee, you must complete the Appraiser Trainee/Sponsor course before your license renewal date to renew your appraiser trainee license on active status. If you have not taken the Appraiser Trainee/Sponsor Course, you may only renew your appraiser trainee license on inactive status. After you have completed the course, you may reactivate your license.

If you are a sponsoring appraiser, and you have not completed this course, you will no longer be eligible to sponsor an appraiser trainee. While you may not sponsor appraiser trainees, you may renew your license and continue to work as an appraiser without having completed the course. After September 1, 2015, if a sponsoring appraiser has not taken this course at the time of renewal, the sponsoring appraiser trainee's relationships will be terminated. These relationships may be reestablished after the sponsoring appraiser has completed the course.

To prevent any disruption to your business, we encourage all appraiser trainees and sponsoring appraisers whose license will come up for renewal after September 1, 2015, to take the course well in advance of your renewal date.

TALCB Enforcement Actions

The Texas Appraiser Licensing and Certification Board publishes their enforcement actions regularly on the new TALCB website. To read the reports please go to the [TALCB website and click](#) on, public and disciplinary actions.

We Hope you "Like" Us!



Did you know TALCB is on Social Media? We have a [Facebook page](#) and we are on [Twitter](#). Be sure to check us out and "like" us. We post regular updates and love to interact with our license holders!



Experience Credit for Ad Valorem Tax Appraisals

In the aftermath of the savings and loan crisis in the late 1980s, Congress enacted the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), which required the States to establish requirements that meet or exceed the minimum criteria issued by the Appraiser Qualifications Board (AQB) of The Appraisal Foundation (TAF). The Texas Legislature subsequently placed these requirements in the Texas Appraiser Licensing and Certification Act (Act). Among other things, the AQB criteria requires the Texas Appraiser Licensing and Certification Board (Board) to evaluate the experience of all those applying for a license or certification for compliance with the Uniform Standards of Professional Appraisal Practice (USPAP).

In addition to requiring USPAP compliant experience, the AQB criteria details acceptable categories of appraisal experience: "Acceptable real property appraisal practice for experience credit includes appraisal, appraisal review, appraisal consulting, and mass appraisal . . . An applicant's experience must be in appraisal work conforming to Standards 1, 2, 3, 4, 5, and/or 6, where the appraiser demonstrates proficiency in appraisal principles, methodology, procedures (development), and reporting conclusions." In Board rule 153.15 the Board reaffirms the AQB criteria and the requirement that appraisal experience comply with USPAP.

Additionally, Board rule 153.15 allows experience credit for ad valorem tax appraisals that conform to USPAP Standard 6 and demonstrate "proficiency in appraisal principles, techniques, or skills used by appraisers practicing under USPAP Standard 1." Ad valorem is Latin for "according to value." Thus, ad valorem taxation is taxation according to the value of property. In Texas, the Property Tax Code sets out the requirements for ad valorem taxation and establishes appraisal districts. Each appraisal district is responsible for appraising property in the district for ad valorem tax purposes. Typically, the professionals working for the appraisal districts value property using mass appraisal, which is the valuation of a universe of properties (many properties) using standard methodology, employing common data, and allowing for statistical testing. The Board does not license the professionals working for the respective appraisal districts; instead, the Texas Department of Licensing and Regulation (TDLR) certifies the professionals working for the appraisal districts. Similar to the Act, the Property Tax Code requires that mass appraisals produced by appraisal districts comply with USPAP.

Before submitting ad valorem tax appraisal experience to the Board, an applicant should confirm the experience complies with USPAP. As part of the application for a license or certification, a Board investigator will review the experience submitted by obtaining representative samples of the applicant's work product (appraisal reports and workfiles) to ensure the claimed experience complies with USPAP. If the ad valorem tax work involves mass appraisal, part of the investigator's review will include checking for compliance with USPAP Standard 6, which sets forth the standards for mass appraisal development and reporting. Therefore, an applicant with ad valorem tax experience involving mass appraisal must be sure to comply with USPAP Standard 6. Likewise, if the ad valorem tax experience contains real property appraisals, also known as fee appraisals, the experience should comply with USPAP Standards 1 and 2. Either way, if the ad valorem tax appraisal experience does not comply with USPAP, the Board may deny the applicant's application for license or certification under Board rule 153.15.

Furthermore, any ad valorem mass appraisal experience must also demonstrate proficiency in appraisal principles, techniques, or skills used by appraisers practicing under USPAP Standard 1, which sets forth the standards for real property appraisal development. Consequently, the ad valorem mass appraisal experience must demonstrate proficiency in the principles, techniques, or skills used by appraisers practicing under USPAP Standard 1. If the ad valorem mass appraisal experience does not demonstrate proficiency in appraisal principles, techniques, or skills used by appraisers practicing under USPAP Standard 1, the Board may deny the applicant's application for license or certification under Board rule 153.15.

Fortunately, there is some overlap between USPAP Standard 1 and USPAP Standard 6. An applicant submitting ad valorem mass appraisal experience should identify the areas in the mass appraisal that demonstrate proficiency in real property appraisal principles, techniques, or skills by appraisers practicing under USPAP Standard 1. The applicant's identification of USPAP Standard 1 appraisal principles, techniques, or skills will greatly assist the Board's determination on whether to award credit for the ad valorem tax appraisal experience.

Rules and Forms Actions at the May 15th Board Meeting

The Board took the following actions regarding rules and forms at its meeting on May 15, 2015. You may review the full text of all rules actions on the [Rules and Laws section](#) of the TALCB website. The revised forms are available on the [Forms section](#) of the TALCB website.

RULES FOR ADOPTION

The Board adopted amendments to the following rules at its meeting on May 15, 2015. These amendments will be effective June 10, 2015.

22 TAC §153.24. Complaint Processing

The amendments to this rule correct a typographical error to align the rule with the Board's statutory authority.

RULES FOR PROPOSAL

The Board proposed amendments to the following rules at the Board meeting on May 15, 2015. These proposed amendments will be on the agenda for adoption by the Board at the August 14, 2015 meeting. You may review the full text of the proposed amendments on the [Rules and Laws section](#) of the TALCB website. Written comments on the proposed amendments may be sent to general.counsel@talcb.texas.gov and must be received before 5:00pm on Friday, July 24, 2015 to be included in the materials for the August meeting. After that date, comments must be made in person at the meeting.

22 TAC §153.1. Definitions

The proposed amendments to this rule add a definition of "real estate appraisal experience."

22 TAC §155.2. Work Relating to Property Tax Protests

The proposed amendments to this rule correct a typographical error to reflect the proper statutory reference.

22 TAC §159.204. Appraisal Management Company Complaint Processing

The proposed amendments to this rule implement a penalty matrix for complaints filed against an appraisal management company.

FORMS

The Board adopted revisions to the following forms, effective May 15, 2015:

- 1) Application for Registration as an AMC (AMC-2)
- 2) Renewal of Registration as an AMC (AMCR-1)

The revised forms are available on the [Forms section](#) of the TALCB website.

IMPORTANT DATES TO REMEMBER

TALCB Education Committee Meeting—July 23

TALCB AMC Committee Meeting and Enforcement Committee Meeting—July 24

TALCB Board Meeting—August 14

Check the TALCB website regularly for postings of all of our upcoming meetings.

Inspector Insight

The Texas Real Estate Inspector Committee is as an advisory committee to the Texas Real Estate Commission on matters pertaining to the licensing and regulation of real estate inspectors. The Committee recommends rules and policies that ensure inspections meet high professional standards and enhance consumer protection.



Inside this Issue: From the Chair (page 1) Bonding of the Gas Supply System FAQ's (page 2)

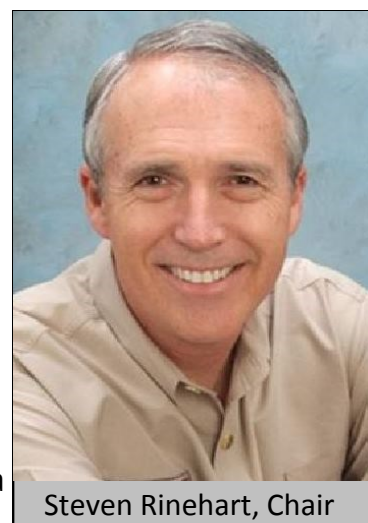
From the Chair

Welcome to summer, the busiest season for most service providers in the real estate sector. I trust you will all be quite busy and I wish you great success in serving your customers professionally. Aim high!

At its most recent meeting on May 4, the Commission adopted the recommendation of the Inspector Advisory Committee to amend the consumer notice provision contained in the standard Property Inspection Report form to clarify that potential hazards exist if gas distribution systems, including CSST, are not bonded. We thank the Commission for implementing our recommendation and believe consumers across Texas will be well served by becoming better educated on this important topic.

Some inspectors have raised concerns that this minor edit potentially opens inspectors to increased liability. The Committee and the agency disagree that this single clarification imposes any new burden or responsibility on the inspector. The official interpretation is explained in the FAQ article printed in the last e-newsletter and reprinted here for emphasis. Please read it carefully. Thanks.

There are some who believe we have more work to do in this area, and the Committee welcomes their participation as we begin a review of the Standards of Practice (SoP) and a review of our



Steven Rinehart, Chair

Education requirements – both of which will commence in June 2015 and last for at least a year or more. The SoP Subcommittee will meet on June 8th and 22nd to begin its work. The Inspector Committee will next meet on June 22nd as well. We welcome your attendance and will solicit your input on important issues as we investigate opportunities to make progress. We are always open to suggestions for improvements.

We look forward to continuing the great work assigned to this Committee – protecting Texas consumers by upholding high standards. Wishing you very enjoyable and safe travels, recreation and vacations!

BONDING OF THE GAS SUPPLY SYSTEM - WHAT IS THE INSPECTOR'S DUTY UNDER THE STANDARDS OF PRACTICE?

Q: Do the Standards of Practice (SOPs) require an inspector to check the bonding of a gas supply system?

A: YES. Section 535.229 of the SOPs (22 TAC 535.227-535.332) requires an inspector to report as deficient any “deficiencies in bonding and grounding.” Before the most recent revision of the SOPs adopted by the Commission in May of 2013, Section 535.229 specified that an inspector was required to report as deficient “appliances and metal pipes that are not bonded or grounded.” The change in language was not intended as a substantive change regarding what is required of the inspector. Rather, the change was made to eliminate redundancies in the language concerning bonding and grounding throughout the SOPs.

Q: Does this requirement include Corrugated Stainless Steel Tubing (CSST)?

A: YES. This requirement applies to *ALL* metal pipes, including CSST, which is just one of the materials that may be used in a gas supply or distribution system.

Q: Do the SOPs require an inspector to determine if CSST is present?

A: NO. The SOPs don't require an inspector to determine if CSST is present in a home.

However, if CSST is noted during an inspection, the inspector is required to determine if CSST is bonded, subject to any limitations in the SOPs. This determination does not prevent an inspector from specifically reporting the presence of CSST or referring a client to additional information regarding the product.

Q: Do the SOPs require an inspector to determine if CSST is properly bonded?

A: NO. The inspector is only required to determine if the gas supply system is bonded and not whether it's “properly” bonded. The determination as to whether a gas supply system is properly bonded should be left to a person with the required expertise to do so, such as a licensed master electrician.

Q: Does the recent addition to the preamble of the Inspection Report Form, which lists the lack of bonding of the gas supply system as a hazard, place any additional burdens on the inspector?

A: NO. An inspector is required by the SOPs to report the lack of bonding of the gas supply system, regardless of any language in the preamble of the inspection report form. The added language in the preamble of the report enhances consumer protection by providing the consumer with notice regarding the potential hazard caused by lack of bonding.

IMPORTANT DATES TO REMEMBER

TREIC SOP Committee Meeting— via teleconference—
8:30am

Check the [TREC website](#) regularly for postings of all of our upcoming meetings.