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## **Experience in different areas make Banks Clark nimble**

**BYLINE: BILL CHURCH** BJ contributor

Like Jack, the candlestick jumper of nursery rhyme fame, Banks Clark is very nimble. He has employed that skill several times since founding Environment, Safety and Health 11 years ago in Hobe Sound, as a succession of markets dried up and new ones opened.

Clark, 64, is a certified industrial hygienist, is principal and co-owner of Environment, Safety and Health with his wife Ann. He was a co-owner of another consulting firm in Palm Beach County when an "owners' disagreement" cemented his decision to strike out on his own in 1996.

In the early days of the company, Clark built a good business in testing and certifying companies required to meet Occupational Health and Safety Administration requirements. He was primed to become an ergonomics expert under international standards in 2000 when a new administration and a new Congress essentially "shut down OSHA," according to Clark.

Fortunately, Clark shifted gears into another specialty. In 1999, insurance companies were losing Texas court cases in which policyholders were collecting millions of dollars from judgments in mold cases. The companies decided to become proactive in Florida. They hired Clark to assess policyholder water and mold damage, create remediation plans to fix damage, and test air quality after the work was done. Insurance clients became his main source of business, and he began adding to his five-man staff as the workload increased.

Clark says he could have gotten into catastrophe response and greatly expanded his business after the 2004 hurricanes, but wisely decided against it.

"It's a high-volume business and we would have prospered, but it would have been short lived and we would have had a large layoff like other companies," Clark said.

Then, insurance companies began putting limits on mold coverage and pulling out of the state. Clark estimates his business is down 40 percent from 2005 levels.

Time to tap a new market.

"It's our good fortune that we can anticipate the changes and use our fundamental talents to shift markets," Clark said. "Our work continues to be centered on indoor environments that affect people. It's the same knowledge base of science, engineering, biology, and building."

For the past year, Clark has been positioning Environment, Safety and Health as a green builder. He claims to be the first in this area to provide inspection, testing, and consultative services for the full spectrum of green building certifications aimed at making homes more energy and water efficient, resistant to natural disasters, and with healthy indoor air.

Clark's company provides certification for Energy Star, the Environmental Protection Agency program to ensure energy efficiency through features such as sealing window and wall holes and cracks, effective insulation, efficient heating and cooling equipment and high-performance windows.

He also certifies for the "Fortified for safer living" program created by the Institute of Business and Home Safety and supported by the property insurance industry.

This standard focuses on structural fortification for protection against wind, flood and wildfire.

Clark offers certification for the Florida Water Star program to save homeowners money through water efficient plumbing, drought-resistant landscaping and stingy irrigation systems.

Finally, Clark has come up with his own certification, Crystal Quality Built, which includes all the other certifications plus his specialty, emphasis on safe and healthy indoor air. Clark identifies and eliminates problems such as volatile organic compounds in paint solvents and formaldehyde that affect people's health, especially those with breathing problems.

Most of the green-building certifications are for new construction. Buildings are tested before and during construction to ensure compliance. In his marketing, Clark targets homeowners who have filed building permits, especially those building upper-end homes.

With the current building slump, builders are looking for ways to set their products apart from those of competitors. They are seeking ways to add at least some green certifications that Clark can provide through looking at original plans and running tests on existing houses.

Another potential market, according to Clark, includes families who want to fix up older houses. Many are choosing extensive renovation, and Clark can provide green certification as the home is gutted and rebuilt.

The cost of building green is just 1 percent to 5 percent over conventional building and is generally paid off in the first five years through energy cost savings, Clark said.

"Baby boomers are driving the market," Clark said. "They appreciate the energy features and they're concerned about the environment. Many have money and they are knowledgeable about topics like air quality. They worry that their grandkids will be safe when they visit."

After years as an employee working in the chemical and hazardous waste industries, Clark is happy to have his own business, despite the ups and downs of the real estate industry. And, he's pleased that his employees have stuck with him.

"We have a niche," Clark said. "We work as peers, we have mutual respect, it's a pleasant place to work. We're all senior level. Our clients don't get junior people."

He could see an expansion some day to a dozen employees if the building market turns around, but he predicts a slow 2008.

"I'm optimistic that the green building market will happen eventually," Clark said. "We'll be fine. We'll be prepared to respond to change."

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