

# CAHI MONTHLY NEWS



## Presidents Corner

It has been a bit of a rough start for 2022. I think most of us would have thought we would be on the down side of this Covid thing by now. We pushed on cautiously with our lives and hoped by the end of 2021 year we would be safer and stronger. However, it is still looming out there. Out of an abundance of caution, we decided to cancel the law seminar due to the Covid surge. We will reschedule when the positivity rate gets a little more palatable. I know this decision was viewed with mixed feelings. Let's just say we did our part in the fight against Covid. I apologize for any inconvenience this may have caused you.

I know a lot of experts were predicting that once the holidays were over the buyers who retreated from the market for the holidays would jump back in it. Well, maybe the Covid surge slowed them down, because by all accounts I have heard from most inspectors I have spoken with that they are off to a slow start. In an article By Norada Real Estate Investments, they state one of the most widely held housing market predictions for 2022 is that inventory will remain scarce, but price appreciation will be slower than it was in 2021. While spring and summer of 2022 will likely see an increase in listings, it is unlikely that there will be enough to meet demand. The housing market had been particularly robust in 2021, with high demand for homes in almost every area of the nation. The same trend will follow in 2022.

There's one thing about Real Estate, it is certainly unpredictable. You have to be able to ride the lows by taking full advantage of the highs. I

*Continued on pg 2*

February 2022 Volume 15, Issue 02

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### Meeting Dates!



**Feb 19th & 20th**

Radon Certification Course

*Check the website  
for Updated Information*



**Feb 23th 2022**

Scott Robinson from NCS Wildlife will present a discussion of skunks, squirrels, bears, bats and raccons



**March 23th 2022**

TBD

*Continued on Pg 2*

### MONTHLY MEETINGS – Details & Info

CAHI's regular monthly meetings are held at the Best Western located at 201 Washington Ave (RT 5), North Haven. Meetings are also broadcast via Zoom.

Meetings are still free to members but RESERVATIONS are a MUST.

Reservations can be made at our CAHI website.

Most meetings are on the fourth Wednesday of the month from 7-9pm. Guests are always welcome! Guests may attend 2 free monthly meetings to experience our presentations, meet our members, and receive a CE attendance certificate. Joining CAHI may be done at anytime of the year through our Membership Page.

*Presidents Message Continued:*

entered the profession in 1989. I slowly built my business, but the market steadily rose until the crash of 2005, or there about. Roughly a 16 year spread. Then we had to ride that baby downhill for a few years. And now, in 2022, we are going to see if we have topped out once again. A 17 year spread. It is very much cyclical. So, pull up your boot straps, tie em up tight and get ready for the next ride, no matter what direction it takes.

Just in case you were not aware, as of January 1st, mobile payment apps like Venmo, PayPal and Cash App are required to report commercial transactions totaling more than 600 per year to the IRS. The change to the tax code was signed into law as part of the American Rescue Plan Act, the Covid-19 response bill passed in March. You will receive a 1099-K from each third party vendor you deal with. Our current administration wants to crack down on cash transactions and transactions that go unrecorded, under the “radar” and therefore untaxed.

Moving on into 2022, I predict that by spring time the powers that be will be calling the pandemic an endemic and we will be moving on with our lives. Time to reconnect with the world we have muddled through over the last two years!

Stan

*We may be helpless to stop bad things from happening, but perhaps God leaves us signs and road maps to help us recover and reconnect, provided we know where to look.*

— Jennifer Gardner Trulson

## **More Meeting Dates Info**

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### **April Meeting**

**April 27th**

**Presenter: William Boyd - Well Drilling**

.....

### **March Law Seminar Information**

**Date TBD**

# Tax Tips After January 1, 2022

Updated for Tax Year 2021 / January 13, 2022 10:04 PM

## OVERVIEW

*Your tax bill isn't chiseled in stone at the end of the year. Here are 10 tax tips and steps you can take after January 1 to help you lower your taxes, save money when preparing your tax return, and avoid tax penalties.*



If you think your tax bill is chiseled in stone at the end of the year, think again. Though it's true that most money-saving options to defer income or accelerate deductions become much more limited after December 31, there is still a lot you can do to make the tax-filing season cheaper and easier. Here are 10 tax tips for the new year to help you lower your taxes, save money when preparing your tax return, and avoid tax penalties.

### 1. Contribute to retirement accounts

If you haven't already funded your retirement account for 2021, you have until the tax return filing due date to do so. That's the deadline for contributions to a traditional IRA, deductible or not, and to a Roth IRA.

- If you have a Keogh or SEP and you get a filing extension to October 17, 2022, you can wait until then to put 2021 contributions into those accounts.
- To start tax-free compounding as quickly as possible, however, don't dawdle in making contributions.

Making a deductible contribution will help you lower your tax bill this year. Plus, your contributions will compound tax-deferred. It's hard to find a better deal.

- If you put away \$5,000 a year for 20 years in an investment with an average annual 8% return, your \$100,000 in contributions will grow to \$247,000.
- The same investment in a taxable account would grow to only about \$194,000 if you're in the 25% federal tax bracket (and even less if you live in a state with a state income tax to bite into your return).

To qualify for the full annual IRA deduction in 2021, you must:

1. not be eligible to participate in a company retirement plan, or
2. if you are eligible, you must have adjusted gross income of \$66,000 or less for singles, or \$105,000 or less for married couples filing jointly.
3. If you are not eligible for a company plan but your spouse is, your traditional IRA contribution is fully-deductible as long as your combined gross income does not exceed \$198,000.

For 2021, the maximum IRA contribution you can make is \$6,000 (\$7,000 if you are age 50 or older by the end of the year). For self-employed persons, the maximum annual addition to SEPs and Keoghs for 2021 is \$58,000.

Although choosing to contribute to a Roth IRA instead of a traditional IRA will not cut your 2021 tax bill—Roth contributions are not deductible—it could be the better choice because all withdrawals from a Roth can be tax-free in retirement.

- Withdrawals from a traditional IRA are fully taxable in retirement. To contribute the full \$6,000 (\$7,000 if you are age 50 or older by the end of 2021) to a Roth IRA, you must earn \$125,000 or less a year if you are single or \$198,000 if you're married and file a joint return.

The amount you save for making a contribution will vary. If you are in the 25% tax bracket and make a deductible IRA contribution of \$6,000, you will save \$1,500 in taxes the first year. Over time, future contributions will save you thousands, depending on your contribution, income tax bracket, and the number of years you keep the money invested.

## **2. Make a last-minute estimated tax payment**

If you didn't pay enough to the IRS during the year, you may have a big tax bill staring you in the face. Plus, you might owe significant interest and penalties, too.

- According to IRS rules, you must pay 100% of last year's tax liability or 90% of this year's tax or you will owe an underpayment penalty.
- If your adjusted gross income for 2020 was more than \$150,000, you have to pay more than 110% of your 2020 tax liability to be protected from a tax year 2021 underpayment penalty.

If you make an estimated payment by January 15, you can erase any penalty for the fourth quarter, but you still will owe a penalty for earlier quarters if you did not send in any estimated payments back then.

But, if your income windfall arrived after August 31, 2021, you can file Form 2210: Underpayment of Estimated Tax to annualize your estimated tax liability, and possibly reduce any extra charges.

A note of caution: Try not to pay too much. It's better to owe the government a little rather than to expect a refund. Remember, the IRS doesn't give you a dime of interest when it borrows your money.

### **3. Organize your records for tax time**

Good organization may not cut your taxes. But there are other rewards, and some of them are financial. For many, the biggest hassle at tax time is getting all of the documentation together. This includes last year's tax return, this year's W-2s and 1099s, receipts and so on.

How do you get started?

- Print out a tax checklist to help you gather all the tax documents you'll need to complete your tax return.
- Keep all the information that comes in the mail in January, such as W-2s, 1099s and mortgage interest statements. Be careful not to throw out any tax-related documents, even if they don't look very important.
- Collect receipts and information that you have piled up during the year.
- Group similar documents together, putting them in different file folders if there are enough papers.
- Make sure you know the price you paid for any stocks or funds you have sold. If you don't, call your broker before you start to prepare your tax return.
- Know the details on income from rental properties. Don't assume that your tax-free municipal bonds are completely free of taxes. Having this type of information at your fingertips will save you another trip through your files.

### **4. Find the right tax forms**

You won't find all of them at the post office and library. Instead, you can go right to the source online.

- View and download a large catalog of forms and publications at the Internal Revenue Service website or have them sent to you by mail.
- You can search for documents as far back as 1980 by number or by date.
- The IRS also will direct you to sites where you can pick up state forms and publications.

By the way, TurboTax already includes all the tax forms you need, which takes the hassle out of deciding which forms to use. Just answer simple, plain-English questions, and TurboTax fills out all the right forms for you.

### **5. Itemize your tax deductions**

It's easier to take the standard deduction, but you may save a bundle if you itemize, especially if you are self-employed, own a home or live in a high-tax area.

- Itemizing is worth it when your qualified expenses add up to more than the 2021 standard

deduction of \$12,550 for most singles and \$25,100 for most married couples filing jointly.

- Many deductions are well known, such as those for mortgage interest and charitable donations.
- You can also deduct the portion of medical expenses that exceed 7.5% of your adjusted gross income for 2021.

## **6. Don't shy away from a home office tax deduction**

The eligibility rules for claiming a home office deduction have been loosened to allow more self-employed filers to claim this break. People who have no fixed location for their businesses can claim a home office deduction if they use the space for administrative or management activities, even if they don't meet clients there.

- As always, you must use the space exclusively for business.
- Many taxpayers have avoided the home office tax deduction because it has been regarded as a red flag for an audit. If you legitimately qualify for the deduction, however, there should be no problem.
- You are entitled to write off expenses that are associated with the portion of your home where you exclusively conduct business (such as rent, utilities, insurance and housekeeping). The percentage of these costs that is deductible is based on the square footage of the office to the total area of the house.
- A middle-class taxpayer who uses a home office and pays \$1,000 a month for a two-bedroom apartment and uses one bedroom exclusively as a home office can easily save \$1,000 in taxes a year. People in higher tax brackets with greater expenses can save even more.

One home office trap that used to scare away some taxpayers has been eliminated.

- In the past, if you used 10% of your home for a home office, for example, 10% of the profit when you sold did not qualify as tax-free under the rules that let homeowners treat up to \$250,000 of profit as tax-free income (\$500,000 for married couples filing joint returns).
- Since 10% of the house was an office instead of a home, the IRS said, 10% of the profit wasn't tax-free. But the government has had a change of heart. No longer does a home office put the kibosh on tax-free profit.
- You do have to pay tax on any profit that results from depreciation claimed for the office after May 6, 1997. It's taxed at a maximum rate of 25%. (Depreciation produces taxable profit because it reduces your tax basis in the home; the lower your basis, the higher your profit.)

## **7. Provide dependent taxpayer IDs on your tax return**

Be sure to plug in Taxpayer Identification Numbers (usually Social Security Numbers) for your children and other dependents on your return. Otherwise, the IRS will deny any dependent credits that you might be due, such as the Child Tax Credit.

- Be especially careful if you are divorced. Only one of you can claim your children as dependents, and the IRS has been checking closely lately to make sure spouses aren't both using their children as a deduction. If you forget to include a Social Security number for a child, or

if you and your ex-spouse both claim the same child, it's highly likely that the processing of your return (and any refund you're expecting) will come to a screeching halt while the IRS contacts you to straighten things out.

- After you have a baby, be sure to file for your child's Social Security card right away so you have the number ready at tax time. Many hospitals will do this automatically for you.
- If you don't have the number you need by the tax filing deadline, the IRS says you should file for an extension rather than sending in a return without a required Social Security number.

## 8. File and pay on time

If you can't finish your return on time, make sure you file Form 4868 by April 18, 2022. Form 4868 gives you an extension of the filing deadline until October 17, 2022. On the form, you need to make a reasonable estimate of your tax liability for 2021 and pay any balance due with your request. Requesting an extension in a timely manner is especially important if you end up owing tax to the IRS.

- If you file and pay late, the IRS can slap you with a late-filing penalty of 4.5% per month of the tax owed and a late-payment penalty of 0.5% a month of the tax due.
- The maximum late filing penalty is 22.5% and the late-payment penalty tops out at 25%.
- By filing Form 4868, you stop the clock running on the costly late-filing penalty.

## 9. File electronically

Electronic filing works best if you expect a tax refund. Because the IRS processes electronic returns faster than paper ones, you can expect to get your refund three to six weeks earlier. If you have your refund deposited directly into your bank account or IRA, the waiting time is even less.

There are other advantages to e-filing besides a fast refund:

- The IRS checks your return to make sure that it is complete, which increases your chances of filing an accurate return. Less than 1% of electronic returns have errors, compared with 20% of paper returns.
- The IRS also acknowledges that it received your return, a courtesy you don't get even if you send your paper return by certified mail. That helps you protect yourself from the interest and penalties that accrue if your paper return gets lost.

If you owe money, you can file electronically and then wait until the federal tax filing deadline to send in a check along with Form 1040-V. You may be able to pay with a credit card or through a direct debit.

- With a credit card, expect to pay a service charge of as much as 2.5%.
- With direct debit, you may delay the debiting of your bank account until the actual filing deadline.

Plus, federal e-filing is now included at no additional charge with all TurboTax federal products.

## 10. Decide if you need help

TurboTax can handle the most complex returns with ease (and allow you to file your taxes electronically for a faster refund). You just need to answer simple questions, such as whether you've had a baby, bought a home or had some other life-changing event in the past year. TurboTax will then fill out all the right forms for you.

If you are concerned about preparing your own return, TurboTax offers some additional services that you can purchase when preparing your return that will give you added confidence and peace of mind. For example, you can talk to a tax professional to get your questions answered, or purchase Audit Defense coverage so that you are professionally represented in the event of an audit.

Remember, with TurboTax, we'll ask you simple questions about your life and help you fill out all the right tax forms. With TurboTax you can be confident your taxes are done right, from simple to complex tax returns, no matter what your situation.

All you need to know is yourself

Answer simple questions about your life and TurboTax Free Edition will take care of the rest.

# On Again, Off Again: Understanding Well Pump Systems

by Tom Feiza, Mr. Fix-It, Inc. [HowToOperateYourHome.com](http://HowToOperateYourHome.com)

Private wells and well pump systems are beyond the scope of many home inspectors, but we all should understand the basic science behind submersible pumps, well pressure tanks, controls, and typical private well systems. Inspectors should know how to recognize a short-cycle pumping problem often called a “water logged” tank.

## Typical Submersible Pump System

Under normal conditions, a private well system utilizes a submersible centrifugal pump immersed in water near the bottom of the well casing (See Figure 1). The pump lifts and pushes water through a pipe in the well casing and then through an underground pipe into a storage/pressure tank in the home. The pump is hung from the vertical pipe and the pitless adapter on the side of the casing. The pump can be “pulled” from the casing on the pipe and disconnected from the adapter. Today the pipes are often plastic.

During an inspection you may see the well casing outside and it should be at least 12 inches above the soil to prevent contamination. The cap on the casing should also be a gasketed/sealed cap as shown (See Photo 1). On the side of the casing, you can see the electrical conduit for the 240V electrical to the pump. The pressure/storage tank, pressure controls, pump control, gauge, and sampling valve will be located inside the home.

Some of these systems are located in exterior pits or sheds but that is not common. The tank and piping must be protected from freezing conditions. There are also shallow well systems with “jet” pumps that sit on top of the casing—again not a common system.

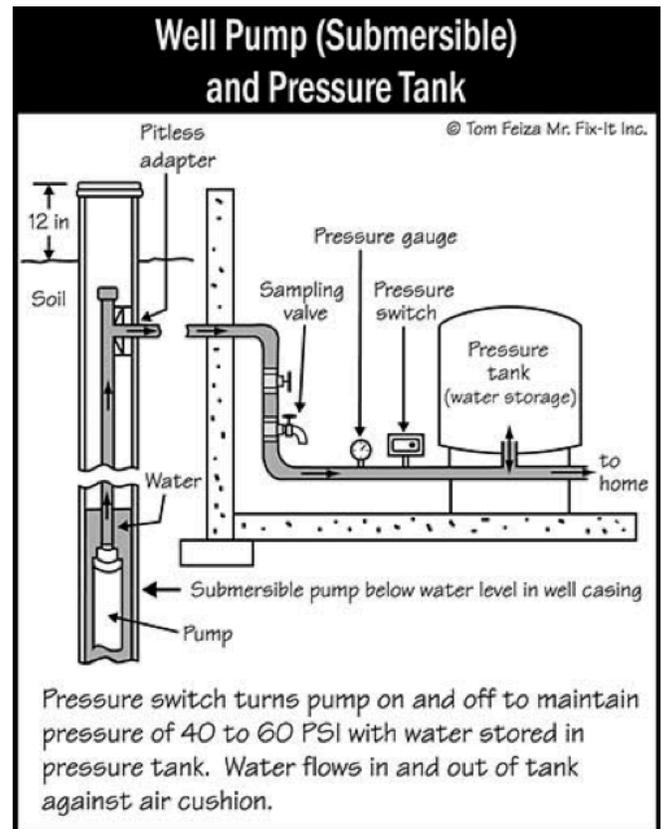


Figure 1: Well Pump (Submersible) and Pressure Tank

## Typical Pressure Tank and Well System

The storage tank or pressure tank limits the cycling of the pump by storing water and maintaining a cushion of air over stored water or air over a rubber bladder containing water (See Photo 2). The picture shows a typical, modern, blue, pressure tank in a basement. The small gray box on the side of the tank is the pressure switch/control that monitors the pressure in the tank and switches the red relay box on the wall providing electrical current to the pump. Modern tanks are also made of fiberglass.

There are shut-off valves and a sampling valve. On the left side of the tank, the pipe from the well casing enters the basement. In this case, there is a casing visible—often there is just a copper or plastic pipe through the wall. The electrical wiring also feeds through the casing on the wall. The bond from the main electrical panel is connected on both sides of the tank because there is a rubber (non-conducting) vibration isolator in the pipe to the well.

Outside, well systems typically have a six-inch steel casing placed in a hole drilled down to the water table. Inside this casing is the small four-inch diameter pump and motor (See Figure 2). The pump has a 240V volt motor directly connected to a series of impellers. On a call for water (low pressure in the tank), the motor spins the impellers to create sufficient pressure to push water up into the storage tank, compressing the air in the tank. The pump and tank design are matched to the quantity of water desired and the depth of the well.

## Storage Tank / Pressure Tank Types

There are three basic types of well pressure/storage tanks as shown in the illustration (See Figure 3).

## Conventional Tank



Photo 1: Private Well Casing



Photo 2: Modern Pressure Tank

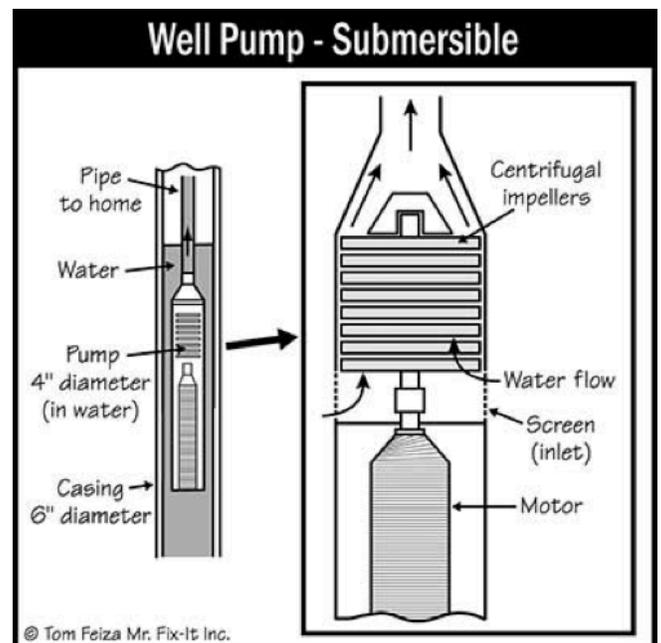


Figure 2: Well Pump - Submersible

This older style tank is an air over water tank and normally galvanized steel. Some also include a system on the pump that adds a little air every time the pump starts—those have an air release for excessive air (See Figure 4). When there is too much air, the float drops and releases air. With an air volume control, you will often see a rusty/damp area on the side of the tank below the air release. It will look like the tank periodically leaks.

This type of tank is used today when there are contaminants in the water that cause that rotten egg smell. They reduce the smell in the water by allowing water to be in contact with air in the tank.

### Floating Disk Tank:

This is a galvanized steel tank with a floating disk to limit the loss of air into the water. When there is a direct air/water interface, air is lost into the water. With this tank, the air/water contact is limited by the floating disc.

### Sealed Diaphragm Tank:

This is normally a blue painted steel tank (See Photo 2 above). This type includes a complete separation of the air/water with a rubber bladder. However, the rubber bladder can fail and allow this type of tank to lose the air cushion.

### Water Use Triggers System:

When someone in the household draws water, air expands in the tank, pushing water out into the system. This reduces air pressure in the tank (See Figure 5 below). As pressure in the tank approaches 40 psi, the pump switches on, refilling water in the tank and restoring the air pressure. When the air is compressed to about 60 psi, the pump turns off. This operation allows the home's water flow to remain almost constant, as the 20 psi pressure change is rarely noticeable.

The pump is controlled by that gray pressure switch located on the pressure tank. Systems typically run between 40 and 60 psi but can be set to a higher or lower pressure. Often, pressure is

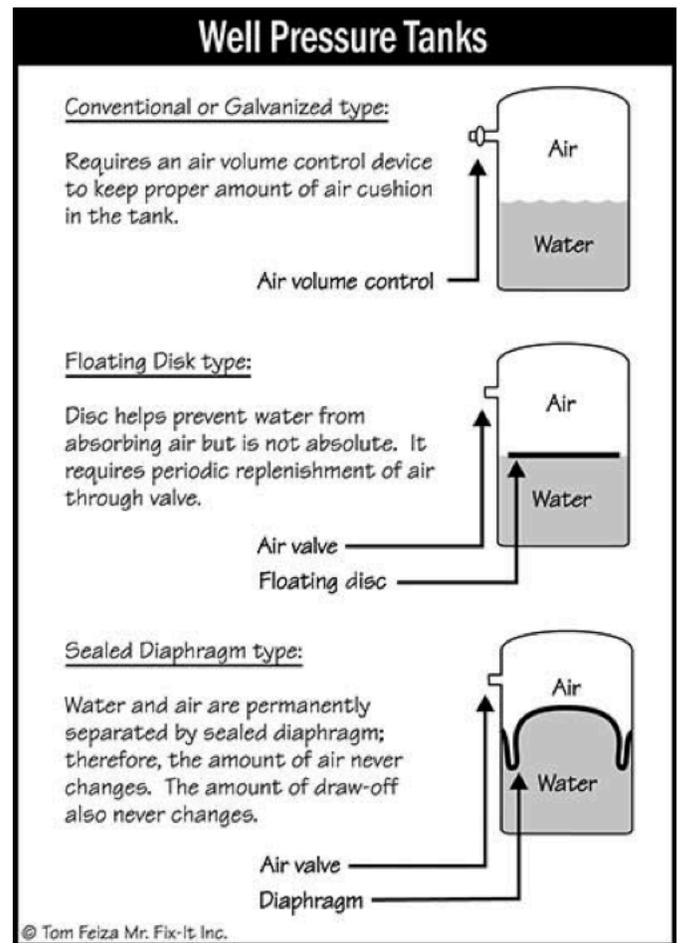


Figure 3: Well Pressure Tanks

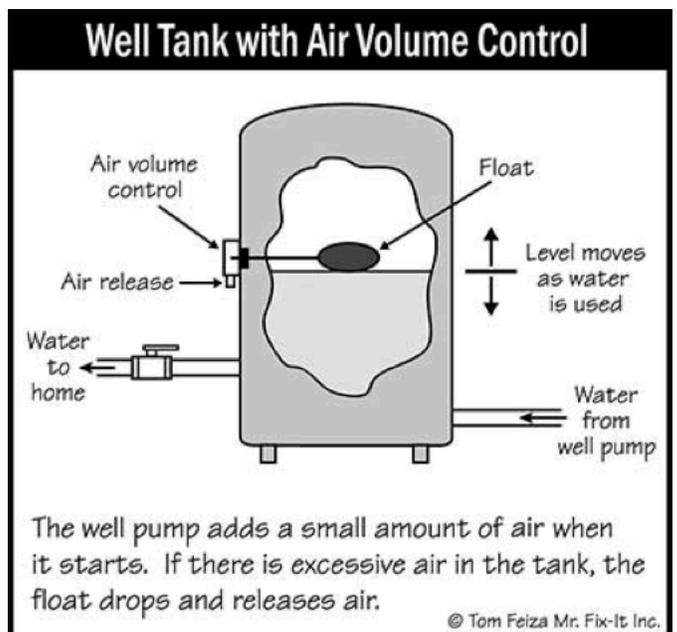


Figure 4: Well Tank with Air Volume Control

set with a simple spring and screw adjustment inside the pressure switch housing. This also means the pump does not run every time water is used. The pump will cycle on after a quantity of water—perhaps three gallons, is used. This limits the start-stop cycle of the pump.

› Compare the cost of E&O in 5 min.

### Loss of Air Cushion Causes Problems:

Problems occur when the system loses its air cushion (See Figure 6 below). In systems with no bladder, air is simply lost through contact with the water, with the air cushion disappearing over a period of several months. Some systems have a floating disk that slows the loss of air. Air loss can also occur with rubber bladder systems when the bladder fails.

When there's little air in the tank, the system kicks in repeatedly whenever someone draws as little as a quart or even cup of water. The pressure switch clicks on-off-on-off and the pump turns on and off. With the pressure fluctuating so quickly, noticeable changes occur in flow and pressure. This “short-cycling” will eventually damage the pump.

### Other Private Well Systems:

Some shallow well systems have a “jet” pump that sits on top of the shallow well casing. These are often found in areas around lakes. Some older systems have a deep well jet pump that has two pipes in the water that inject water to create pressure. These systems also rely on a pressure tank to even the water pressure and flow—and limit cycling the pump.

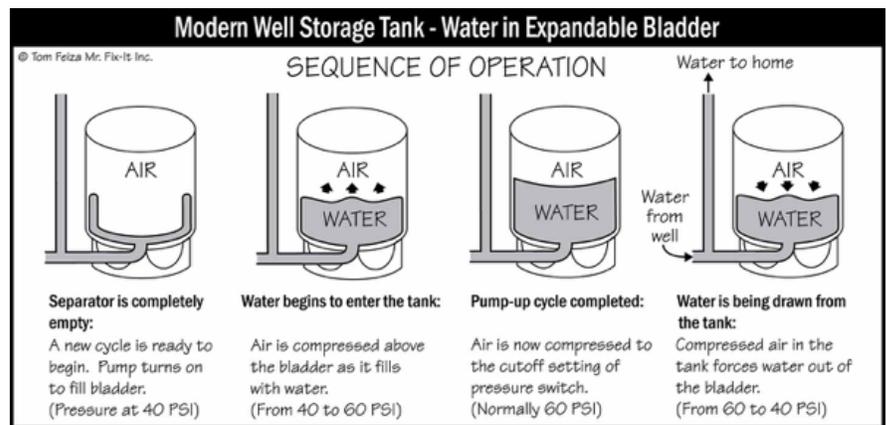


Figure 5: Modern Well Storage Tank - Water in Expandable Bladder

In recent years, sophisticated systems have become available, providing a variable-speed pump to vary the flow/volume of water; these eliminate the pressure tank or use a very small pressure tank. They depend on a complicated control and pump system.

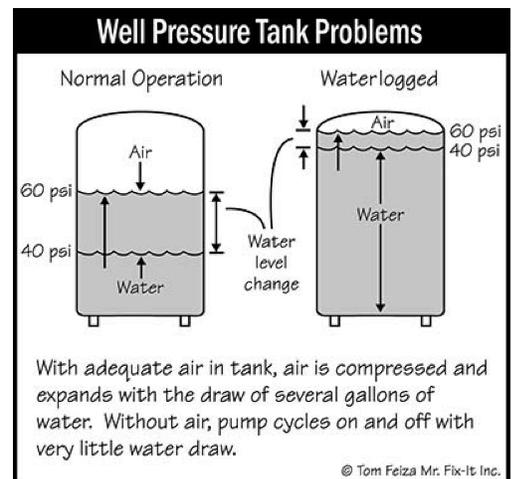


Figure 6: Well Pressure Tank Problems

## **What Home Inspectors Should Know**

If you run water during a home inspection and notice quick variations in pressure/flow or you can hear the pump quickly cycling on-off-on-off, you should note this as a potential issue to be evaluated by a specialist. I like to run water in a fixture near the pressure tank and listen for the well cycling. In this case, you are not doing a private well inspection but simply pointing out obvious issues that need further evaluation. Whenever there is a private well system, you should recommend further evaluation by a specialist and water testing for possible contamination.

Also know local municipal health departments often require routine testing. Health departments also require abandoned wells to be properly closed and sealed to prevent contaminants from entering the water table. Normally private wells must be fully operational and tested and you should note the caution in your report for further evaluation. If you find a well system that is not being used, that needs to be reported for further evaluation. Well casing in pits and basements is often not allowed without special pit drainage systems.

### **About the Author**

Tom Feiza has been a professional home inspector since 1992 and has a degree in engineering.

Through [HowToOperateYourHome.com](http://HowToOperateYourHome.com), he provides high-quality marketing materials, books for homeowners, and illustrations that help professional home inspectors educate their customers. E-mail Tom ([Tom@htoyh.com](mailto:Tom@htoyh.com)) with questions and comments, or phone (262) 303-4884. Copyright © 2021 by Tom Feiza, Mr. Fix-It, Inc. Reproduced with permission. Visit [Htoyh.com](http://Htoyh.com) for more information about building science, books, articles, marketing, and illustrations for home inspectors.

# Carbon Monoxide Safety Sheets

## Practice Fire & Carbon Monoxide (CO) Safety During Fall & Winter Weather



### Space Heaters



- 1,700 fires per year
- 80 deaths
- 160 injuries

*Based on CPSC annual estimates*

1. Keep combustibles at least three feet away.
2. Use a wall outlet and never a power strip.
3. **DO NOT** leave running unattended in a confined space to reduce hyperthermia hazards.

### Generators



- More than 700 CO poisoning deaths from 2010–2020
- Majority of deaths between Nov.–Feb.

*Based on CPSC report*

1. Use portable generators outside only, at least 20 feet from home.
2. Never use a generator inside a home, basement, shed or garage, even with the door(s) open.

### Smoke & CO Alarms



1. Install smoke alarms on every level of the home and inside each bedroom.
2. CO alarms should be placed on every level of the home and outside sleeping areas.
3. Test the alarms every month to make sure they are working.



United States  
Consumer Product Safety Commission

NSN-03-122021

CPSC.gov  
f i @ t v  
USCPSC

**NSN**  
NEIGHBORHOOD SAFETY NETWORK  
A PROJECT OF THE U.S. CONSUMER PRODUCT SAFETY COMMISSION

## CARBON MONOXIDE: The Quiet Killer

### What is Carbon Monoxide?

Carbon monoxide (CO) is a colorless, odorless and deadly gas produced by the incomplete burning of fossil fuels. These fuels can be natural gas, oil, kerosene, coal or wood. Carbon monoxide replaces oxygen in the blood, interfering with the transport of oxygen needed by the cells in the body.

### How Can I be Exposed to Carbon Monoxide?

CO is produced by all fuel burning appliances. Sources can be:

- Gas and oil furnaces
- Wood, kerosene, and pellet stoves
- Automobile exhaust
- Charcoal and gas grills
- Water heaters
- Generators that produce electricity
- Gas dryers, stoves/ovens
- Unvented gas fireplaces
- Camp stoves and gas lanterns



### What are Symptoms of CO Poisoning?

The first physical symptoms of CO poisoning may include:

- ▶ headache ▶ fatigue
- ▶ dizziness ▶ nausea

These symptoms can mimic cold or flu symptoms and may be overlooked. If these symptoms go away when you are gone from the home and come back when you return, or if everyone in the home has these symptoms at the same time, this may be a sign of CO poisoning. Higher concentration of CO can cause a loss of consciousness, brain damage and death.

### What should I do if I suspect CO in my home?



1. Leave your home immediately!
2. Call 911 or the Connecticut Poison Control Center (800-222-1222) from a cell phone or a neighbor's house after you have left the house.
3. Call the local fire department to test for CO, or call your fuel supplier or licensed heating contractor for an emergency inspection.

### What can I do to prevent CO poisoning?

- Install a CO detector in your home near the bedrooms. Test alarms frequently; change batteries annually.
- Have your heating systems, chimney flues, gas appliances and generators checked yearly, and cleaned and serviced as needed by qualified heating/appliance contractors.
- DO NOT use alternative heating sources, such as a kerosene heater, inside the house or in the garage.
- DO NOT use a gas oven to heat the house.
- Never go to bed with a fire burning or smoldering.
- Repair or replace faulty car exhaust systems promptly.
- DO NOT run cars, lawn mowers, generators, snow blowers or other gas-powered equipment or tools in enclosed spaces such as a garage, porch, or basement. Opening windows and garage doors does not prevent a build up of CO.
- DO NOT use any equipment or appliances designed for outdoor use inside the house.



# Carbon Monoxide Safety



Often called the invisible killer, carbon monoxide is an invisible, odorless, colorless gas created when fuels (such as gasoline, wood, coal, natural gas, propane, oil, and methane) burn incompletely. In the home, heating and cooking equipment that burn fuel can be sources of carbon monoxide.

- CO alarms should be installed in a central location outside each sleeping area and on every level of the home and in other locations where required by applicable laws, codes or standards. For the best protection, interconnect all CO alarms throughout the home. When one sounds, they all sound.
- Follow the manufacturer's instructions for placement and mounting height.
- Choose a CO alarm that is listed by a qualified testing laboratory.
- Call your local fire department's non-emergency number to find out what number to call if the CO alarm sounds.
- Test CO alarms at least once a month; replace them according to the manufacturer's instructions.
- If the audible trouble signal sounds, check for low batteries. If the battery is low, replace it. If it still sounds, call the fire department.
- If the CO alarm sounds, immediately move to a fresh air location outdoors or by an open window or door. Make sure everyone inside the home is accounted for. Call for help from a fresh air location and stay there until emergency personnel declare that it is safe to re-enter the home.
- If you need to warm a vehicle, remove it from the garage immediately after starting it. Do not run a vehicle or other fueled engine or motor indoors, even if garage doors are open. Make sure the exhaust pipe of a running vehicle is not covered with snow.
- During and after a snowstorm, make sure vents for the dryer, furnace, stove, and fireplace are clear of snow build-up.
- A generator should be used in a well-ventilated location outdoors away from windows, doors and vent openings.
- Gas or charcoal grills can produce CO — only use outside.

## HOME HEATING EQUIPMENT



Have fuel-burning heating equipment and chimneys inspected by a professional every year before cold weather sets in. When using a fireplace, open the flue for adequate ventilation. Never use your oven to heat your home.

## FACTS

- ! A person can be poisoned by a small amount of CO over a longer period of time or by a large amount of CO over a shorter amount of time.
- ! In 2010, U.S. fire departments responded to an estimated 80,100 non-fire CO incidents in which carbon monoxide was found, or an average of nine calls per hour.



**NATIONAL FIRE PROTECTION ASSOCIATION**  
The leading information and knowledge resource on fire, electrical and related hazards



# Tips for Buying a Home “Sight Unseen”

November 18, 2021



One of military life’s challenges is having to constantly move to a new location and find a new home - to rent or buy. If you’re serving overseas, you may already have experience purchasing a home “sight unseen,” which means you’ve purchased the home without touring the property in person (although it’s likely you poured over pictures and a video tour).

This home-buying method is actually becoming more common for all kinds of PCS (and personal) moves due to tight housing markets, where homes sell in hours instead of days, and adjustments to the purchasing process have been made in light of COVID-19. In fact, according to Redfin, 63% of those who purchased a home in 2020 made an offer without setting foot in the property.

If you’ll be buying sight unseen, keep these three do’s and don’ts in mind.

## 1. Enlist Help

When you’re buying sight unseen, your real estate agent is a vital connection for you. They can send you fresh property listings and provide insights about each neighborhood and property.

By previewing properties, your agent can notice things like smells, the condition of adjacent properties or let you know that there’s very limited street parking — details that might not be apparent in the listing’s videos or photos. They can also confirm who is the property’s legal owner to help you avoid scams.

As you begin your home search, be sure to get pre-approved by a lender like AMS. A pre-approval letter carries a lot of weight with sellers, letting them know you're serious about buying and your lender believes your credit is sufficient for a loan up to a certain amount.

Throughout COVID-19, many lenders have tightened their credit standards. Some now require a credit score of at least 640 and a low debt-to-income ratio for VA Home Loans. Also, be sure to ask if they'll be able to do a quick closing — within 14 to 21 days. Stipulating a fast close can be attractive to some sellers and make your offer stand out.

## 2. Don't Skip the Inspection

Once you make an offer, be sure to have the home inspected by a professional inspector (this contingency can be written into your contract).

The home inspection will help eliminate the possibility of buying a home with structural problems, mold that's been painted over, and other issues an unscrupulous seller may not disclose. Some home inspectors will use video conference technology such as FaceTime or Zoom to fill you in on the highlights that will be in their report.

Other facets of the transaction, such as the close, may be different, too. Some states require the buyer (or his duly-authorized agent) to sign documents in person. And some lenders require that a buyer sign documents in the presence of a notary. If you choose a lender that offers eClosings, and live in a state that allows remote mortgage closings, then you do not need to be physically present on closing day.

Of course, if you're buying with cash, there is no obligation for a buyer, a seller or a closing agent to be in the same room or even the same building to conclude a closing. Everything can be done by mail, email, and wire transfer.

## 3. Envision What Could Go Wrong

If you are buying a home sight unseen, you'll need to take all reasonable steps to protect yourself against moving into a property that doesn't match what you saw online, or worse, parting with your money for a home that never existed in the first place. Consider enlisting the help of a family member or friend to drive-by the home and take fresh videos and pictures so that you know what you are getting. It's possible these images may more accurately reflect the property's current condition than the images online.

Other issues can delay or derail your purchase, too. For example, if there's been a negative change to your income or credit score between applying for the loan and closing on the property, you may no longer qualify for the mortgage for which you were pre-approved. Should that happen, you'll need to re-apply and see if you still qualify for financing. If not, the deal can fall through. Other potential issues at closing include problems discovered with the property's title, a bank transfer of funds that falls through, or document errors.

And be aware that there are scammers out there hoping to intercept your earnest money and down-payment. Double-check wiring instructions with the title company or attorney involved in the transaction if you have any doubt. Red flags include last-minute account number changes, requests for you to send immediately because the seller is leaving town for similar reasons, and misspellings. Always stay in close touch with your mortgage lender and title company/real estate attorney to avoid these and other problems with the close.

We're Here to Help

While purchasing a home sight unseen could help you avoid a bidding war so you can buy your new home faster, you need to take precautions and work with a trusted real estate agent and lender. These professionals can help watch for anomalies and ensure you're buying exactly what you expect.

We Can Help

If you need assistance with a mortgage to build, buy, or refinance a home, contact AAFMAA Mortgage Services LLC (AMS) using our online form or give us a call at 844-218-6926. benefits like free pre-claims assistance, diminishing deductibles, early claims reporting discounts, and a risk management blog. In short, insuring with anyone else simply isn't worth the risk.

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# Home Inspector Killed on the Job

by: Kendra Budd, Associate Editor

What started out as a “run of the mill” home inspection—ended in a home inspector losing his life and a total of four people being shot.

Michael Alderson, a 66-year-old home inspector based in Anaheim, CA, was tragically murdered on an inspection due to a family dispute over the home he was hired to inspect. Unbeknownst to him, two siblings had been fighting over the home and when Alderson arrived to inspect, he was shot.

This story has sent shockwaves throughout the home inspection community and entire real estate profession. Alderson was highly regarded by his family, friends and the many real estate professionals he worked with in his 20-plus year career as a home inspector.

*Here's how it happened.*

## Backstory

The shooter's father, Victor Nemeth, left behind a couple of children, including his son Roger Nemeth. Roger took care of his father on a 24/7 basis during Victor's final years—with Roger living in the house as a caregiver. When the father passed, Roger assumed that the house would be going to him. Unfortunately, the senior Nemeth never left a last will and testament. After Victor's passing, Roger's sister wanted to sell the house despite the fact Roger still lived there. Roger refused to move, so his sister took him to probate court, which ruled in her favor. Roger was subsequently asked to leave the home. What started as a simple family dispute—led to murder.

## A Quick Inspection

Michael Alderson, owner of Inspectall Property in Anaheim, CA was hired to perform an inspection on the morning of August 7th, 2021. He had been a home inspector for over 20 years and was 66 years old.

While the shooting was reported by a variety of local and national news outlets, the details surrounding what exactly happened (and how) have remained unavailable until now. In an interview with Working RE Home Inspector, Sherry Biggers, Michael Alderson's wife, agreed to share additional information on the tragic events of that morning as well as provide insight into who Alderson was, how he lived his life, and the legacy that he leaves behind.

Biggers says that the week leading up to the tragedy had been blissful and Alderson had taken the week off to spend it with her and their granddaughters. “We had an awesome week with two of our

granddaughters who were visiting us from out of state. Mike had their week packed full of activities—we went to Knottsberry Farm, we went to a concert, and we went to the fair. That Saturday, August 7, was actually our last day with our granddaughters,” reports Biggers.

Alderson had planned to perform a quick home inspection in the morning and then meet his wife and two granddaughters for lunch at the beach at Noon that day. Biggers says she waited at the beach for Alderson until the afternoon, hoping that he had just gotten tied up at work. “I was texting him and calling him. At first I thought, ‘Maybe he’s busy. Maybe this, maybe that.’ And so, at one o’clock he didn’t show, and then two o’clock came around—I started getting scared. Maybe I was in denial but I didn’t want to think anything bad,” says Biggers.

It wouldn’t be until 7 p.m. that night that police officers, along with the coroner, arrived on Biggers doorsteps to share the tragic news with her and her granddaughters.

### **A Deadly Meeting**

According to Biggers, Alderson had arrived at the property that morning to perform the home inspection and was met by the buyer’s agent, the seller’s agent, and Roger Nemeth’s sister. The buyer had not yet arrived but in the meantime, Alderson and the others tried to open the front door using the key, but when they pushed on it, it wouldn’t open.

Biggers reports that Roger Nemeth had barricaded himself in the home before the group’s arrival and is believed to have put something blocking the front door that prevented them from pushing it open. Not being able to enter the front door, the group decided to go around to the backyard to see if they could get in through the back door.

Deciding to get to work, Alderson began inspecting the exterior of the home and had stopped to take a closer look at one of the windows. One of the real estate agents was reportedly standing right next to Alderson when the first gunshot went off. “Mike grabbed his chest, he looked at the real estate agent and told her, ‘I’ve been shot,’” reports Biggers.

Once the agent realized what had happened, she screamed and told the others to run. As they ran toward the front yard, a flurry of gunfire followed. Roger Nemeth fired multiple gunshots and continued firing out of another window as the group retreated—hitting both his sister and the other agent—both of whom survived from non-life-threatening injuries.

The City of Huntington Beach Police Department, as well as the SWAT team, were dispatched to the scene and quickly evacuated all three victims, transporting them to the hospital and putting the neighborhood on lockdown. After an hours-long back and forth between the suspect and police, Nemeth emerged from the home with a gunshot wound of unknown origin. He, like the others, was transported to the hospital. However, the inspector Alderson was pronounced dead at the hospital

that afternoon due to severe blood loss resulting from the gunshot wound to his chest. His loss has left his family devastated and traumatized.

## **How Home Inspectors Can Stay Safe**

What can we learn from this tragic event? Keith Vreeken, professional home inspector and President of the California Real Estate Inspection Association (CREIA), shares his insights about home inspector safety as it relates to Alderson's murder. "Realistically, this case was 'wrong place, wrong time' and has nothing to do with what the home inspector did specifically," says Vreeken. However, he does warn that there are potential dangers, which could lead to an outcome like this one, that home inspectors need to be prepared for.

Usually home inspectors get the chance to look into potential threats before it turns dangerous. "It's a good reminder to be aware of your surroundings, or what we call situational awareness. The number one defensive component you have is your feet. If a homeowner or tenant turns hostile, it is better to leave the situation rather than try to defuse it. It is not a home inspector's place to try and calm the situation down. We are taught to look out for certain conditions like that, then we just walk away," Vreeken advises.

In fact, Vreeken has also found himself in dangerous situations, including entering a home where squatters had moved in. Thankfully, in Vreeken's case, the squatters decided to run rather than attack. Additionally, Vreeken says he's encountered situations where sellers become very defensive and even hostile when he is pointing out defects to his buyer clients. In cases like that, Vreeken recommends pulling the client aside and telling them they'll meet them at another place later to review the inspection report because "we know that situation can be hostile," says Vreeken.

While what happened to Alderson is very rare, this is a good reminder to stay cautious, on your feet, and aware of your surroundings at all times.

Biggers says that Alderson was a home inspector who took safety seriously and wants to encourage all real estate professionals to be mindful. A real estate agent herself, Biggers says she now asks for a disclosure from sellers regarding any conflicts or disputes that may be going on—and she urges others in the industry to do the same. That way, if there is a family dispute or other conflict brewing over the property, she can be made aware and use her own judgement if it is a safe situation to enter.

In summary, here are some good safety tips for home inspectors:

- Be conscious of your surroundings.
- Make sure someone knows where you are and for how long.
- Never enter any situation that you consider dangerous.
- Be mindful of property disputes and avoid them whenever possible.
- Never allow anyone to coerce you to do something you are uncomfortable with.

It is very important to Biggers that her husband be remembered for the incredible man that he was. “I want people to know how great he was. He was the most amazing person that I could have ever met in my life. I could have never asked for a better partner. I don’t even feel like I could have deserved someone like him. He was an amazing dad, an amazing son, grandpa, partner. He just loved his job. I can rave on about him forever. I lost my very, very best friend in all the world,” says Biggers.

Alderson’s life touched everyone he met, Biggers says. Over 300 people came to Alderson’s celebration of life—including kids he coached in t-ball, dozens of real estate agents, and many other friends and professionals that had been impacted by him.

Home inspection was more than just a job to Alderson—it was his passion Biggers says. In fact, that’s how they met in 2002. “When I first met him, he was my home inspector when I purchased my first house and he turned into a wonderful friend. We had a great friendship before it even turned into a partnership,” Biggers reflected. He ended up asking her out, but at the time Biggers was engaged. After that marriage ended, the two finally got together in 2012, and later married. Alderson inspired Biggers to become a real-estate agent, and the couple were together 24/7 working side by side in the industry.

### **Justice for Alderson**

Roger Nemeth has been charged with one count of murder and three counts of attempted murder. At his pre-trial hearing, he pled not-guilty to all charges, perhaps preparing to claim self-defense since some members of the group were attempting to enter the back door of the home. Nemeth currently has a 2-million-dollar bail and is awaiting trial.

Biggers says that she still wants to see Roger Nemeth brought to justice. She found out recently that he could possibly still get his share of profits from the sale of the house, which doesn’t sit right with her. “I think the money should go to the Victims Advocate, because it is incredibly costly for them to care for the victims of such senseless violence, including providing counseling services to me and my family.” A majority of Sherry’s family is currently in therapy due to this incident. Biggers says her grandchildren are terrified that she, or others in the family, could be murdered as well. But more than that, she wants to see Nemeth prosecuted for his crimes.

### **Final Thoughts**

Biggers is trying to use this tragedy for good, because she believes that is what Alderson would have wanted. “He would really want people to use this for good. To be educated on safety. He would try to protect people. If somebody would have told him that this was a dangerous situation, maybe he wouldn’t have tried to go to the backyard,” says Biggers.

In fact, Biggers has also started posting about safety on her social media platforms, because she believes Alderson would want her to help keep others safe. “He would want me to use this for good instead of being bitter. I think that’s what he would have wanted—to make sure that nobody has to go through something like this again,” says Biggers.

The one thing Sherry wants people to learn from this is, “To learn from this and take care of ourselves. We all have to be more cautious.”

This is a developing story and Roger Nemeth’s court case is scheduled to be tried in mid-2022. Be sure to subscribe to Working RE’s online newsletter at [WorkingRE.com](http://WorkingRE.com) for the latest home inspection news and information! (Visit [WorkingRE.com](http://WorkingRE.com) to subscribe.) Stay safe out there!

### **About the Author**

Kendra Budd is the Associate Editor and Marketing Coordinator for Working RE magazine. She graduated with a BA in Theatre and English from Western Washington University, and with an MFA in Creative Writing from Full Sail University. She is currently based in Seattle, WA.



# Latest Flu Info From CDC

## Don't Forget Your Flu Shots!

### Key Points

- Influenza activity is increasing, with the eastern and central parts of the country seeing the largest increases and the western part of the country reporting lower levels of influenza virus circulation.
- The majority of influenza viruses detected are A(H3N2). Most influenza A(H3N2) infections have occurred among children and young adults ages 5-24 years; however, the proportion of infections occurring among adults age 25 years and older has been increasing.
- While there are little data to date, most of the H3N2 viruses so far are genetically closely related to the vaccine virus, but there are some antigenic differences that have developed as H3N2 viruses have continued to evolve.
- The percentage of outpatient visits due to respiratory illness is trending upwards and is above the national baseline. Influenza is contributing to levels of respiratory illness, but other respiratory viruses are also circulating. The relative contribution of influenza varies by location.
- Hospitalizations for influenza are starting to increase.
- The first two influenza-associated pediatric deaths this season were reported this week. Both cases were associated with influenza A virus infections.
- The flu season is just getting started. There's still time to get vaccinated. An annual flu vaccine is the best way to protect against flu and its potentially serious complications. CDC recommends everyone 6 months and older get a flu vaccine.
- There are early signs that flu vaccination uptake is down this season compared to last.
- Flu vaccines are available at many different locations, including pharmacies and health departments. With flu activity just getting started, there is still time to benefit from flu vaccination this season. Visit [www.vaccines.gov](http://www.vaccines.gov) to find a flu vaccine near you.
- There are also flu antiviral drugs that can be used to treat flu illness.

# 7 Reasons Home Inspectors Walk Away from Inspections

By Aubri Devashrayee  
October 1, 2021



At the beginning of 2020, Bill Warner from BC Warner Inspections in Ohio received a concerning email from a potential client. Under the direction of corporate counsel, the potential client had meticulously stripped Warner's agreement of crucial provisions. The prospective client expected this modified agreement, and its new terms, to be signed for the inspection to take place.

Clearly and respectfully, Warner responded that the terms of his pre-inspection agreement were non-negotiable. The income Warner would have received for completing the inspection would have been five figures, but Warner determined it wasn't worth the risk.

"Sometimes the best deal is the one you walked away from," Warner said.

## **Walking Away from Inspections: Why home inspectors do**

Although it isn't commonplace, there are times when walking away from clients and prospective inspections is wise for home inspectors. It keeps you from damaging your reputation, bodily harm, onsite stress, making promises you can't keep, and financial risk.

Indeed, we've found that inspectors can even prevent potential claims when walking away from high-risk appointments.

In a survey we conducted of 26 inspectors, participants cited the following reasons for turning down an inspection:

1. The client wanted to alter the inspection agreement or wouldn't sign it.
2. The client mentioned a lawyer or was a lawyer themselves.
3. They were determined to negotiate price.
4. The client showed unusual interest in their insurance coverage.
5. Realtors had unrealistic expectations.

6. There was a general disregard for the inspector's safety.
7. The client was distracting, or dangerous.

We explore these reasons and provide our risk management take on each below.

### **1. The client wanted to alter the agreement or wouldn't sign it.**

"I walk away from inspections when a client won't sign the contract or wants to alter it," said Rob Knepshield from RBS&K Home & Building Inspectors, Inc. in Colorado.



Your pre-inspection agreement is your first line of defense. It protects you by setting correct expectations, including services you'll perform and the payment they'll make. When confronting allegations, claims professionals can dismiss frivolous claims by emphasizing the limitations of liability and scope of the services outlined in your agreement.

Be aware that clients requesting to change protective contract language may have unsavory intentions. Even if they cite logical reasons for changing terms, opt out of the inspection. And, if you're uncertain about the strength of your agreement terms, read our series on [contract provisions](#) and contact local legal counsel. Most importantly, always get your agreement signed before the inspection takes place so the terms can protect you. In fact, not having a client's signature is a key reason home inspectors turn down potential business.

"I've only had to walk away [from an inspection] once," said Ron Miller from Ron Miller Inspections, LLC in Wisconsin. "My client wouldn't sign my agreement, so I told her I couldn't perform the inspection."

Miller isn't alone: Richard Barmes from BE Inspections Inc. in Florida and Craig Parent from 406 Home Inspection, LLC in Montana also listed this as their main reason for declining inspections.

Signatures matter. They provide evidence that signers agree to a contract's terms. And even the strongest agreement can't protect you if its signed after the inspection starts.

Let's say you start inspecting without your client's signature. If your client files a claim, they could argue that they didn't have a chance to understand and agree to the contract's conditions. Using similar logic, a court could void provisions or the entirety of your contract.

Learn more about [obtaining client signatures](#).

### **2. The client mentioned a lawyer or was a lawyer themselves.**

Morgan Blau from Roof To Floor Home Inspections in Texas once had a stubborn client who wanted

to send the inspection agreement to an attorney. Blau respectfully declined the inspection appointment.

A client may be an attorney, themselves, which is another possible cause for concern.

“I walked away when my client was a trial attorney and he actually told me over the phone that he makes his living suing people,” said Will Cousins from Elite Inspection Services in Michigan. “He wanted me to inspect a ‘flipper home,’ and I had visions of him suing me to help fund his renovations.”



Not every lawyer-client or client who mentions a lawyer is necessarily litigious. But be wary of their motives. If you sense your client might sue, walk.

### **3. They were determined to negotiate price.**

Even if clients don't mention a lawyer, they may show other signs of intending to file a claim. For instance, a client who is determined to negotiate price should be a red flag.

Clients obstinately focused on your inspection fee may have nefarious intentions. A thorough home inspection is a small expense compared to purchasing a home, and if clients aren't willing to make that investment, they may be looking for ways to make a quick buck. In these situations, we recommend walking away. After all, losing business for a potential inspection is a small price to pay for avoiding an expensive claim.

For information on how pricing can reduce risk, read our article, [“Home Inspectors and Pricing: Know What Your Inspection is Worth.”](#)

### **4. The client showed unusual interest in their insurance coverage.**

Another way clients may display an inclination to sue is if they show unusual interest in your insurance.

As insurance providers, we recommend that inspectors carry errors and omissions (E&O) and general liability (GL) insurance. These insurance types protect you from claims, meritless or not. However, you should never advertise to clients that you have insurance. More importantly, you should not disclose the limits you carry. Why? It unduly increases your risk.

Clients who show an unusual interest in your insurance may be feeling out how much money they can get from you in a claim.

“[Walk if] the client is more interested in your insurance than your qualifications,” said Bob Sisson

from Inspections by Bob in Maryland.

Our claims team agrees. It's better to miss out on the profit you may get from an inspection than it is to pay for an expensive claim.

## **5. Realtors had unrealistic expectations.**

For the most part, inspectors and realtors have a symbiotic relationship: They help each other get jobs and get paid. But, on occasion, there are realtors who may have unrealistic expectations for inspectors.

Michael Barnhill from Barnhill Home Inspections in Louisiana described a realtor who expected him to work late hours. Worse still, if he had performed jobs for this realtor, Barnhill wouldn't have been paid for five weeks.

"I respectfully declined the inspections, and I am now booked and unavailable to take any of her clients," Barnhill said.

Ron Greene from Golden Eagle Home Services LLC in Washington has only walked away from appointments when a realtor demanded a hurried inspection or requested a "favorable" report.

Quick inspections increase your liability when you sacrifice quality for speed. And writing a "favorable" report doesn't do you or your client any favors.

An inspector's responsibility is, first and foremost, to the inspection client. Glaring ethical issues aside, you exponentially increase your risk when intentionally falsifying or omitting findings to please a realtor. Indeed, you are legally bound to examine and disclaim a property's visible defects when you sign the inspection agreement. Should you purposely misrepresent inspection findings, you'll be in direct violation of that contract.

## **6. There was a general disregard for the inspector's safety.caution and safety sign - walking away from inspections**

In some cases, unrealistic expectations endanger more than your liability, reputation, or inspection quality. If a realtor or client pressures you to inspect an unsafe environment, then they're also putting your health at risk.

As an expert in your field, you determine what is unsafe—not the client or realtor. No matter the pushback you receive from clients, your safety always comes first.

"Walk when the client wants you to go places you deem as unsafe, [such as the] roof, crawlspace, or other confined spaces," Sisson said.

In addition to clients disregarding your safety, they may overlook their own safety and not follow instructions you've given them.

"It's okay to walk if a client isn't adhering to your advice on safety and operation of items at the

inspection,” said Kevin Mathers from KGM Home Inspections in Illinois.

Indeed, a reckless client who ignores the safety precautions you provide can suffer serious harm, particularly around components like the electrical panel. And they may try to hold you liable for incurred injuries.

### **7. The client was distracting or dangerous.**

In addition to putting themselves in harm’s way, clients may also be distracting or even dangerous to you.

According to Peter Pitts from On Site Inspections in Ohio: “The number one problem with clients [being at] the inspection is distractions.”

Pitts has a point. There are E&O claims examples where inspectors missed vital defects because clients were distracting them. For example, we sometimes see this with foundation issues, since they are easy to miss and even easier to cover up.

For help deciding whether you’d like your clients to attend your inspections at all, read this article, [“Home Inspectors: Should Clients Attend Your Inspections?”](#)

Although it’s rare, you may also come across clients who are openly hostile.

arrow sign - walking away from home inspections “I walked away [from an] inspection when the client had clearly been drinking,” said Bruce Barker, 2021 President of the American Society of Home Inspectors (ASHI). “[Walk if a] client is abusive or aggressive.”

If you have a bad feeling about the client or the inspection, you reserve the right to leave the inspection. As an inspector, you put yourself in dangerous situations on a daily basis to complete a thorough inspection. If something feels off, trust your gut and do not proceed. Your safety is worth more than the price of an inspection.

Mitigate risk and prioritize safety.

At the end of the day, you decide which inspections are worth your time and expertise. If an inspection doesn’t feel right for any reason, it’s best to walk. Doing so protects both you and your business.

### **About InspectorPro**

InspectorPro Insurance is the leading provider of home inspector insurance in the nation. Why? Above all, we recognize that obtaining or switching insurance providers can be stressful for you. What’s more, we understand that you, as a home inspector, have unique needs when it comes to having adequate protection from claims.

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United States  
**CONSUMER  
PRODUCT SAFETY  
COMMISSION**

# CPSC Recalls

JANUARY 28, 2022



## **Johnson Health Tech Recalls Matrix T1 and T3 Commercial Treadmills Due to Fire Hazard (Recall Alert)**

### **Hazard:**

The power cord can become loose from the treadmill's power socket, posing a fire hazard.

### **Remedy:**

Exercise facilities should ensure that the power cord is completely inserted into the power socket on the treadmills prior to each use, until repaired. Contact Johnson Health Tech North America to schedule a free installation of a power cord bracket. Johnson Health Tech North America is contacting all known purchasers directly.

### **Units:**

About 19,900 (In addition, about 17 in Canada)

### **Consumer Contact:**

Website: <https://matrixfitness.com/us/eng/safety-notice>

E-mail: [reworks@johnsonfit.com](mailto:reworks@johnsonfit.com)

Phone: (866) 218-3674

JANUARY 26, 2022



## **DeWALT Recalls 18-inch Corded Chain Saws Due to Injury Hazard**

### **Hazard:**

The chain saw can remain running when the switch is on the off position or turn on when plugged in, posing an injury hazard to the user.

### **Remedy:**

Consumers should immediately stop using the recalled chain saws and contact DEWALT to receive a pre-paid shipping label to return the product directly to DEWALT in order to receive a free replacement chain saw.

### **Units:**

About 8,500

### **Consumer Contact:**

Website: <https://www.dewalt.com/support/safety-notice-and-recalls>

E-mail: [recall@sbdinc.com](mailto:recall@sbdinc.com)

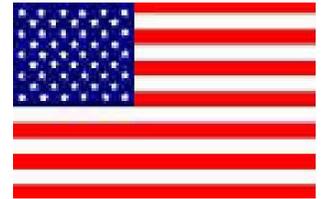
Phone: (855) 474-5875

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<b>Director</b>	Woody Dawson 203-710-1795	David Hetzel	<b>Vacant</b>	Public Member
<b>Director</b>	Mike Drouin 860-384-2741	Richard Kobylenski	<b>Vacant</b>	Public Member
		Scott Monforte	<p><b><i>The Licensing Board meetings are held at 9:30 am</i></b>  <b><i>Dept of Consumer Protection</i></b>  <b><i>165 Capitol Avenue. Hartford</i></b>  <b><i>The public is always welcome.</i></b></p>	
		Joseph Pelliccio		
		Pete Petrino		
		Dwight Uffer		
		Dan Kristiansen		
		They have served as our primary leaders and in other capacities since 1992.		
		Please thank them for their service when you have a chance.		

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