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Inspector's Insider

Editor's Letter

By Curtis S. Niles CRI, Niles Enterprises Prof. Real Estate Services

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Home owner tips

- **Make sure electrical cords aren't frayed or worn. Even if cords are in perfect condition, don't run them under rugs or behind draperies.**
- **Each year roughly a 1000 fires are started by curious kids with matches or lighters, so keep them out of reach, out of sight, preferably under lock and key.**

There's a growing concern in the Home Inspection and Real Estate professions in regard to PA. State Compliant Home Inspectors. The problem seemed to lie with enforcement of the law Act 114. Act 114 was enacted in December of 2002, which required anyone who wished to practice as a Home Inspector to maintain insurance against Errors and Omissions with a coverage of \$100,000 per occurrence and \$500,000 in the aggregate and deductibles not to exceed \$2,500. In addition, be a member in good standing of a National Home Inspector Association. Questions: Which Associations are bona fide organizations and which are not? How do you know if they require proof of insurability from their inspectors? Are you to assume that because you hear or see more information about an Association, that this makes them better than other Associations or compliant? The name of the game out here is "Buyer Beware" I hate to say it, but it's true. Buyers and sellers need to

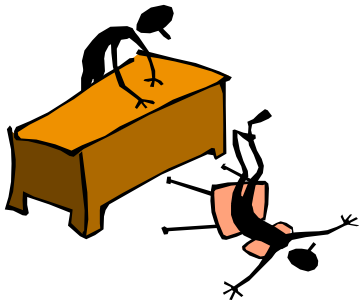
protect themselves against bad and/or non compliant inspectors because these individuals do not have what it takes to protect the unsuspecting consumer. What can you do to protect yourself against this sort? Just asking a Home Inspector if they belong to a particular Association is not enough. Many poor quality inspectors hide under the umbrella of a reputable Association.. Interview your Home Inspection company. Ask them to provide you with a certificate of insurance proving their insurability. Asking them how many Inspections they have performed isn't a bad idea, but what is stopping the unscrupulous inspector from lying to you. Ask inspectors for proof of their Association membership. All should have a membership card and number which they should be able to produce upon demand. Ask for references from semi-recent Home Inspections. Yesterday or Last week may not be appropriate. These clients have not moved into their new home yet. Look for clients that have probably settled into their new home, a 45-60 day minimum from the day of inspection.

It is believed that only a third of the PA Inspector population are legitimate law compliant inspectors. If this number is accurate, we need everyone to help force compliance to protect the integrity of the profession and the consumers at large.



Sellers Beware

By Curtis S. Niles, CRI



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“In the recent past there was a rash of thefts taking place at open houses.”

At the conclusion of a Home Inspection, my client and I perched upon a pair of covered stools, across from one another at the kitchen peninsula. Suddenly, I heard a thump. I looked up but there was no client before me. I looked at the Realtor and husband of the client for answers. With bewilderment, they were in the process of attending to the fallen victim. The client wanted some space and didn't want to be touched immediately as she performed her self diagnostic. It turned out that the client had slipped off the stool due to it's loose cover, fell and fractured her wrist in two or three places. A couple of days later I was asked by an insurance representative to replay for him what I witnessed. A claim was filed against the sellers home owners insurance company to pay for hospital expenses.

Until you hear a story like this you don't really think about the liability that sellers are subject to when they open their home to the public.

Homeowners, I would like to heighten your awareness of the potential for being sued and/or robbed. In the recent past there was a rash of thefts taking place at open houses. Fortunately, the perpetrators were caught and some or most of the belongings were returned. Let me warn homeowners to beware and protect yourselves and your belongings. Put valuables away when opening your home to potential buyers, even at Home Inspections. I often see cash and jewelry laying



“Put valuables away when opening your home to potential buyers even at Home Inspections”

about during a Home Inspection. The Home inspection is often the time when the seller is asked to vacate the property so the buyer can take a really good look at the home, without fear of offending the seller.

Sellers, please take the time to check each room in your home and put away anything of value. Realtors can not protect your valuables, so don't rely on them to do so. That's not their job. Also, make sure your home is safe for visitors. Remember they don't live there so they don't know the hazards that you have learned to dodge every day. Warn against steep staircases, low headroom doorways, wobbly stairs, damaged furniture. Look at anything that can cause an injury or cause potential property damage and write a warning note to Realtors, Inspectors, and visitors. It could be the best thing you can do to protect yourself from a lawsuit.

Chapter Update

By Curtis S. Niles, CRI

It's official, the Philadelphia licensing law went into effect in the spring. This law prohibits Home Inspection Companies from performing Inspections in the city without a license from the L & I Dept. Now, Home Inspection firms must obtain a Business Privilege License and a Home Inspector License per inspector. Any inspector that wants to perform Home Inspections legally will have to comply. It's in the best interest of the consumer and referring Real Estate agents, to request proof of licensing prior to using an Inspector, and not just asking if they are licensed and insured. The City L & I Dept. obtains proof of compliant Association affiliation and requires a faxed certificate of Insurance from the Insurance company that covers the Inspector, before the three year license is issued. At least there is some level of screening being performed by the City of Philadelphia to ensure state law compliance and consumer protection.

Our chapters web site

www.nahipa.org has a page which lists licensed inspectors in Philadelphia. Check it out.

Details will soon be complete regarding the NAHIPA *Family Picnic*. Scheduled dates aren't confirmed, but we're looking at late August for the approximate time slot. Announcements will be forthcoming via fax or email. If you would like the most current information on the event, contact Lori Niles via email [\[sent@msn.com\]\(mailto:sent@msn.com\) or call 610-364-0733.](mailto:nile-</p>
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There's also discussions about organizing NAHIPA sponsored bike-a-thon. All you cycle enthusiasts out there, get me some feedback as to your willingness to participate and possible event sites to consider. Much is yet to be done so anyone interested in helping with the coordinating of the bike-a-thon, please call or email my office and we'll put you in touch with the event coordinator. This bike-a-thon is planned to be an event to raise funds to benefit a non-profit organization. An organization is yet to be determined. This fall is targeted as the time frame for the event. I'm looking forward to the excitement.



Last meeting the chapter President, Bill Shultz, resigned for personal reasons. Curtis S. Niles was appointed as President, by the Board of Directors. A Vice President position is being sought at the time this newsletter went to print. We want to hear from you. Any nominees in the audience? We need membership participation. If any chapter member is interested in running for the VP position, please contact a member of the board.

Current Board of Directors

Curtis S Niles, CRI

President

Dave Artigiliere, CRI

Secretary

Jim Makara

Treasurer

John Arnold

Membership Coordinator



Chapter meetings are held every 3rd Monday of the month, at 6:00 pm at the Best Western Inn in Lansdale, PA. New inspectors are invited to attend. Contact John Arnold, Membership Coordinator, at 215-487-3599 or visit NAHIPA.org for additional information.



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Chapter Members List

John Arnold– Arnold Home Inspection,
215-487-1645

David Artigliere– ARTI Home Inspections, LLC,
610-220-1907 www.artihomeinspections.com

Al Bergbauer– Emco Home Inspection Service,
215-836-4170 www.emcohomeinspection.com

Donald Dietrich-Berks Pro Home Inspections,
610-927-0545

Paul Edwards– Buyers Alliance Inspections, Inc.,
610-831-1977

Alan G. Fastman– Helpful Home Inspections, LLC
610-565-1366 www.helpfulhomeinspectors.com

Ron Flood– All Systems Inspections, LLC,
814-364-2549

Paul Kearney-Paul Kearney Inspections,
610-738-4177

Jim Makara– County Wide Inspections, Inc.,
215-355-4726 www.countywideinspections.com

William Mohan - WJM engineering Inc.,
215-283-3434

Tom Mulqueen -TAM Home Inspections Inc.,
610-366-7590

Nick Ostrowski—Strong Foundations Home
Inspections, 610-792-9498

Curtis Niles– Niles Enterprises Prof. Home In-
spections, 888-382-8628
www.nilesenterprises.com

Charles Park– Cover Your Assets Home Inspec-
tions, Inc. 215-368-5128

Ed Schluth– Insight Home Inspections, Inc.,
215-674-1808 www.insightservices-pa.com

Richard Schwankl-CDR Improvements, Inc.,
717-733-8331

Al Schmidt– Certified Home Inspections, Inc.,
800-252-8080

David Scott– Sherlock Home Inspections,
610-792-0383



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is worth more than a
thousand promises.”
C.S.N**



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mote and develop the
Home Inspection Indus-
try”**