



MONTHLY

News and Views from the Connecticut Association of Home Inspectors, Inc.

October 2006

Inside this Issue

President's Corner	2
October Speaker	2
Rich Kobylenski Steps Down	2
Two New Directors Appointed	2
Mark Your Calendar	3
Key to Limiting Liability	4
IC vs. Non-IC Rating on Light Fixtures	5
CAHI's Annual Holiday Party	5
Connecticut Law Seminar	5
Floor Loading	6
Mold Inspectors Proceed with Caution!	7
Article/Speaker Reward	8
Contact CAHI	8

Meeting Dates

- Oct 25** *Shingles, flashing and ventilation – CertainTeed*
- Nov 15** *Gas and oil burner technologies and controls – Carlin Combustion Technology*
- Dec 9** *Holiday Party at the Yankee Silversmith Inn, Wallingford*

Holiday Inn
201 Washington Ave
North Haven
(203) 239-6700

Electrical Wiring in Our Aging Homes

by Dwight Uffer

As a professional Home Inspector, you have been trained to observe the difference between an insulator and wire conductor, but the typical occupant of our aging housing stock does not give it a thought. The occupants of our homes are used to throwing on a switch and the light turns on. If they need to plug in a lamp or appliance, they find an open outlet in the room and plug it in. If they need additional outlets, they get extension cords or a power strip and run additional wiring across carpets or over heating equipment to solve this inconvenience.

When homes are constructed, electrical wiring is commonly installed in the wall cavities or on basement ceilings which are then covered and the wiring is forever forgotten. Over time the home ages, the occupants change, life styles change and the wiring is also undergoing changes. The wiring becomes older, stress is occurring by overloading the circuits with new appliances and the modern demands of the occupants on the electrical system. All of this stress goes unnoticed by the occupants as they perform their daily tasks, and just behind the walls, lies a demon which can destroy a family's life. This demon is aging wiring that has become obsolete.

When our older homes were first wired in the late 19th century and the early years of the twentieth century, our lives were very simple. Electricity was used to power a few simple overhead lighting fixtures. As we entered the 1920's, electrical appliances came into being and we added a few electrical outlets on the wall to power them. A fuse box in the basement or other location in the home had two or three circuits to protect the entire home. In the 1930's we had radios, refrigerators and washing machines along with the modern electric kitchen stove. This was a revelation and all of these modern conveniences were being run off of the same wiring that was installed back at the turn of the century with its intended use as a means of powering a few light bulbs. We added additional fuses to the circuits or ran additional wiring to support these new appliances without a thought of the size of the wiring imbedded in the walls. If a circuit became overloaded, we put in a larger fuse only to cause the wiring in the wall to become overheated. This older wiring, in most cases, had insulation made of cloth imbedded in coal tar pitch. As we heat the wiring, the insulation begins to break down and dries up. This leads to a conductor that is exposed and the potential for fires.

We are now going through the same dilemma as was prevalent prior to WWII. Since the 1950's, we have used both metal-shielded BX cable, two-wire Romex cable and now non-metallic 3-wire cable in our structures. The wiring installed in the 1950's, 1960's and 1970's is aging, just like the wiring installed in the early years of electricity. We now are running large screen TV's, super-sized clothes dryers, microwave ovens, computers, electronic sound systems and massive amounts of lighting for which the wiring installed is not able to handle without overheating.

Each year in the United States it is estimated there are as many as 41,500 fires in homes related to electrical wiring systems. These fires resulted in 1,400 injuries and over 350 deaths annually. Fire damage alone ranges from 650 million to 1 billion dollars

(continued on page 3)

President's Corner

Bernie Caliendo

As we are heading into another fall season it appears business has picked up slightly, but who knows what tomorrow will bring. In conversations with real estate agents, it appears business has been slow for them (which means slow for us), with fewer new home and existing sales. A couple agencies have told me that they have lost 15-20 percent of their agents in the last 2-3 months, not to attrition but to people leaving the profession.

CAHI's continuing education is moving right along with our guest speakers booked through January and our education committee in the process of contacting future presenters.

- Lou Daviau from Simpson Strong-Tie Company who gave us a great presentation on "Deck Inspections" at our September meeting is looking forward to doing another presentation for us in the spring dealing with wood I beam, laminated beam and truss hangers, brackets, connections and failures.
- We plan on bringing back Tim Mikloiche from Electrical Training Services after his electrical presentation in Sept. 05. His presentation was so educational for home inspectors, we've had many requests to hear him again with more material.
- We also are planning a plumbing seminar in the spring dealing with all the new materials being used and what to look for, their flaws, failures and advantages.
- We just finished our fall bus trip and are in the process of planning a spring trip. Something different is in the works.
- Our CT Law Seminar on January 13th will be the only CAHI-sponsored required law seminar before license renewal in June 07. Don't miss it if you don't have it yet. Sign up on our web site now!

In closing, don't forget our annual Holiday Party is on December 9th. Plan ahead now.

Rich Kobylenski Steps Down

Director Rich Kobylenski has decided to step down from the Board of Directors after serving over 11 years. Rich's service to the organization included president for 2 terms, vice-president for 3 terms, serving as our newsletter editor, helping on the education and sound equipment committees, and always offered his help at our meetings and seminars.

A big thanks to Rich!

On behalf of the association, we wish him the best!

October Keynote Speaker

This month's meeting topic is **Shingles, flashing and ventilation.**

Our meeting will feature Stephen Hern, Warranty Claims Administrator from CertainTeed. Steve will be giving us a PowerPoint presentation on asphalt shingles as well as discussing photos from his own investigations of roof systems.

2 hours of Continuing Education Credits

Two New Directors Appointed

On September 27th the Board of Directors voted and announced two members were appointed to the board for three-year terms.

We would like to welcome Scott Monforte from Milford and Peter Sampiere, Jr. from Seymour.

This is the first time in over 7 years we have a full Board of Directors. Scott and Peter have shown a great desire to get involved, enthusiastically accomplish tasks assigned to them and help promote our association in the market place. We look forward to working with them and welcome them aboard!

Mark Your Calendar

October 25th - Monthly Meeting

Stephen Hern from CertainTeed will give a presentation entitled "Up on the Roof" covering everything including shingles, flashing and ventilation.

November 15th - Monthly Meeting (3rd Wednesday due to Thanksgiving)

Roger Duquette from Carlin Combustion Technology will present gas and oil burner technologies and controls.

December 9th - Holiday Party

Our annual CAHI Holiday Party will be held Saturday, December 9, 2006 at 7:00 p.m. at the Yankee Silversmith Inn in Wallingford. More information to come in our October newsletter. Set the date aside for a great time!

January 13th - CT Law Seminar

Required CT Law Seminar for licensing renewal (June 2007) Saturday, January 13, 2007, at the Holiday Inn, North Haven with Attorney Kent Mawhinney.

(continued from page 1)

annually. While older homes do contribute to a greater fire risk, newer homes are not immune from the dangers of poor wiring practices and/or environmental stress placed on the wiring. (National Fire Protection Assoc. Spring 2004)

We, as Home Inspectors, do not inspect every home in the same manner, as there is no standard for a full electrical inspection. We point out superficial hazards that are visible during the inspection and pass our findings to the potential homeowner. We suggest that he contact a licensed electrician to make any repairs that we deem to be a hazard. This is all well and good, except that the person you may be performing the inspection for may not go through with the purchase and the deficiency will still exist, unless another inspector picks up on your findings. If he doesn't, then the defect will exacerbate itself and may have a potentially disastrous outcome. A point in fact is a home I inspected about a week ago in a residential area in Connecticut. This home was constructed in 1850. The only upgrades to the home were that in 1910 "knob and tube" wiring was installed, plumbing was added in 1936 and a central heating system added in 1938. The kitchen sink had one cold water faucet, the steam boiler was a "Richardson" and installed in 1938, and the electrical wiring serviced the overhead light bulbs in the ceiling, boiler, well pump and three electrical outlets. (Just to mention that two privies serviced the disposal needs of the occupants and you entered them from an opening in the exterior basement wall.) As I examined the wiring in the home, it was obvious that the occupants were aged and relied on very few modern appliances for their needs. I opened the old fuse panel and observed that the buss had overheated at some point in time and the insulation on the wiring connected to the fuses was burned back. It was also evident that sections of the knob and tube wiring were bare and in need of replacement. A further examination of the wiring noted that additional fuse blocks were located throughout the home and attic in which the same condition existed. As I moved away some make-shift insulation in the attic, it was visible that a fire had started at some period in time and extinguished itself. The floor joists had been charred and sections of the wiring were bare, running through the insulators in the attic floor joists.

I explained my findings to the potential buyers of this home, as well as the agent for the seller, and told them that they needed the services of an electrician immediately and that the owner should be notified of these electrical hazards so the situation could be remedied. Needless to say, the buyer did not buy the home and I believe the hazard still exists as the sellers re-listed the home "as is".

In the area of the northeast, where I live and make a living as a Home Inspector, the infrastructure is older. Approximately 70% of the homes in which I inspected were constructed prior to 1970 and a good portion of those prior to 1930. It is always noticeable, as I inspect these homes for potential purchasers, that work has been performed to the electrical system by other than a professional electrician. It was very common up to about 20 years ago for electrical repairs to have been performed by the homeowner, relative or a friend. These were non-professionals who had a little

(continued on page 4)

Home Inspectors: Key to Limiting Liability

By Ross Herlands, Esq.

Probably the single most important thing a home inspector can do to protect him/herself in the event of a lawsuit is to obtain a signed pre-inspection agreement prior to the inspection. Furthermore, one of the key provisions in such a contract is a *limitation of liability clause*.

Such a clause seeks to limit the amount recoverable from the inspector, if liability is proven, regardless of the actual damages caused. In many cases, such a provision means the difference between a quick resolution of a claim – via a return of the inspection fee – and protracted litigation.

Real World Examples

In one lawsuit against a home inspector, the inspector did not obtain a signed agreement because he had been misinformed that the limitation of liability provision was not enforceable in his jurisdiction. Although the inspector provided a thorough report, which contained references to all of the problem conditions that were allegedly missed, the lack of a signed pre-inspection agreement containing a limitation of liability clause prevented a quick resolution to the claim. Interestingly, a second claim in the same jurisdiction was withdrawn and the inspection fee returned based on the limitation of liability clause.

Do Your Homework

It is important to note that some states proscribe the details of an enforceable limitation of liability clause via statute or case law. Inspectors should verify with an attorney or other knowledgeable resource whether a limitation of liability clause is enforceable in the state in which they do business and if so, whether there are specific elements that need to be included for the provision to be enforceable.

For example, Connecticut, Maryland and Ohio cases have been handled favorably based on the limitation of liability clause. However, in Maryland, the state requires that the limitation be in writing to be enforceable. Additionally, in New Jersey and Pennsylvania, the limitation of liability clause is enforceable provided that the provision specifies that the type of liability being limited is negligence. In Pennsylvania, by statute, a home inspector cannot limit his liability with respect to gross negligence.

Experience makes it clear that the difference between forestalling unnecessarily prolonged claims or lawsuits and becoming embroiled in a claim or legal action that can consume considerable amounts of time and energy, rests in obtaining a signed pre-inspection agreement which contains an enforceable limitation of liability clause.

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(continued from page 3)

knowledge of electrical wiring and, after the repair was made, if the light went on then it was a good job. They didn't take into consideration proper grounding, wire size or proper fastening of wiring so that it didn't hang like spaghetti. These obvious defects are always noticeable in the basement or attic of a home and need to be reported so that you and your client can sleep peacefully at night.

Open junction boxes with feed wires of different wire sizes and load-carrying capacities are always present. Overcrowded junction boxes are a normal condition in older homes. If you look into the inside of a service panel, most of them have too many wires, are over fused or have more circuit breakers than recommended by the manufacturer of the service panel. These are all potential hazards which can have disastrous affects on the electrical system in the home.

We, as professional home inspectors, have the safety of our clients in our hands when we perform an electrical inspection, whether it be a 100-year-old home or newly constructed residence. It is our responsibility to inform both our client and the seller if an electrical hazard exists in the home in which we are inspecting and report it immediately. By overlooking a possible electrical wiring concern we are doing a disservice to our client, as well as possibly putting lives in jeopardy. Always remember our client and his/her family's welfare is the first priority and all other concerns are immaterial when a potential hazard may exist.

Articles published in the CAHI Monthly are the sole opinion of the author. CAHI does not endorse or state a position for or against the content of said articles.

IC vs. Non-IC Rating on Light Fixtures

Submitted by Dwight Uffer

It is very important to understand the difference between Insulated Contact (IC) rated fixtures and those that are Non-IC rated. For the purpose of this technical topic, definitions and examples will be provided for IC and Non-IC as they pertain to applications in the lighting industry.

IC Rated:

If a light fixture is intended for direct contact with insulation, it will require an IC rating. An IC rated fixture must, by definition, "be approved for zero clearance insulation cover by an OSHA NRTL Laboratory", such as Underwriters Laboratory (UL).

IC ratings on light fixtures are very common in residential applications. Many homes have blown-in cellulose or fiberglass insulation in the attic space, covering all of the light fixtures. By offering a light fixture that is IC rated, homeowners can rest easy that, as long as they abide by the information listed on the labels of the fixtures, they will not have to worry about the performance of the product.

There is also a lower lamp wattage (than approved by Non-IC Applications) that is approved for use with an IC rated fixture because of the fact that the "blanket" of insulation will keep the heat from the lamp from escaping into the plenum (attic space). For example, if an IC rated housing is UL approved for use with a 90 watt Par38 incandescent lamp, then a Par38 lamp with 90 watts or fewer must be installed. However, if the homeowner/electrician/contractor installs a Par38 lamp greater than 90 watts into the socket of that housing, the thermal protector will kick in, terminating power to the fixture until the problem is addressed.

Non-IC Rated:

If the space that a light fixture is to be installed does not contain insulation, a Non-IC rated fixture should be used. If insulation is present in an application where a Non-IC fixture is used, a minimum of 3" clearance should exist on all sides of the light fixture, and no insulation may be present across the top of the installed fixture. By maintaining these clearance requirements, overheating should not be an issue according to testing conducted on the fixture.

Non-IC rated fixtures are occasionally used in residential applications, but much more often they can be found in commercial applications. This is because most residential, single-family dwellings will use insulation in the attic space for energy conservation but it less likely that commercial spaces, such as shopping centers and grocery stores, will use insulation as part of their construction. There will always be exceptions to this theory, of course, but this is a general rule when determining what fixture to use in what application.

A higher lamp wattage (than is approved for an IC application) is approved for use with a Non-IC rated fixture. This is because in a Non-IC application, no insulation comes in direct contact with the fixture housing; therefore, the heat



CAHI's Annual Holiday Party

CAHI's annual Holiday Party is scheduled for Saturday, December 9, 2006, 7:00 pm at the Yankee Silversmith in Wallingford. We always have a great time with good food, drink and conversation. Please mark your calendar for the 9th. Plan on participating. More details and sign-up instructions will be e-mailed and published on our web site later in October.

Connecticut Law Seminar January 13, 2007

CAHI is sponsoring the Connecticut Law Seminar featuring Attorney Kent Mawhinney on Saturday, January 13, 2007 from 8:30 am to 11:30 am at Holiday Inn, 201 Washington Avenue, North Haven, CT.

The cost is \$99.00. Continental breakfast and refreshments at breaks will be served.

Sign-up is now available on our web site under "Special Events" or at our meetings Limited seating, first come first served.

(continued on page 6)

(continued from page 5)

generated from the lamp can escape and dissipate into the plenum.

The home inspector should be aware of these two types of fixtures. A common mistake is made when the homeowner installs recessed lighting in the home on his own and doesn't realize the difference between these two distinct products. The inspector should make note of these fixtures while inspecting areas in which insulation comes in contact with a light fixture if they are IC rated, because Non-IC rated fixtures could become a source of ignition under the right conditions.

Floor Loading

The loading on a floor system (by ancient building code rules) must be broken down into 3 classifications. These are **top-live**, **top-dead**, and **bottom-dead**. Thus, when looking at our Uniform Load Span Charts, a loading of, say, 55 psf (pounds per square foot) equates to 40 psf top-live, 10 psf top-dead, and 5 psf bottom-dead. Thus the designation of (40-10-5).

Dead loads are the weights of the building materials used in the structure itself. This might include such things as the joists, subfloor, carpet/padding, flooring tile, acoustic tile and sheetrock.

Since a joist can have flooring material on its top and ceiling materials on the bottom, a top-dead and bottom-dead load can be specified. In our example we have 10 psf for the subfloor and floor covering, and 5 psf for sheetrock below. This is typical of most floor systems. However, should you want a heavy tile floor (15 psf) and two layers of sheetrock below (10 psf), a loading of 65 (40-15-10) would be more in order. Commercial applications and custom homes should go this route.

Live loads are those loads that can come and go over the life of the structure. This would typically include people and furniture, but may include such things as wind, snow and ice when our products are used in roof applications. Most building codes require a floor system to be able to withstand 40 psf load. Typically, a floor system will never see full live load unless it's flooded 8 inches deep in water! Also, since people and pets usually don't walk on the ceiling, there is no bottom-live designation.

Stiffness ratios are also important. These are the L-numbers in our charts. It's not only important to know that a joist will span the distance per code, we need to know how stiff (or firm) the resulting floor

system will be at that span. All building codes require that the stiffness factor be at least L/360. These numbers are linear ratios for comparison purposes. The bigger the number the better. For example, an L/720 floor system is twice as stiff as an L/360 system for a given span.

Camber is the slight curvature of a beam or joist needed to compensate for the dead loads as described above. Many builders will refer to this as a crown. Most other engineered joists are manufactured with no camber (i.e. flat). This means they will have a positive (downward) deflection under dead-load-only conditions. A fact easily missed when reading their span charts since they only show live load deflections. They tell you in the small print to expect additional deflection due to the long-term dead loading. All TrimJoist joist products have a camber (about 0.25" in 30') to compensate for dead loads. This camber is removed as dead loads are applied and the joist settles during the construction phase of the job.

(Note: Span charts mentioned above may be viewed on TrimJoist's web site: www.trimjoist.com/spans.html.)

Problem: Subfloor cannot expand and contract. All wood fiber subfloor materials need to be installed with sufficient room to expand and contract as the ambient temperature and humidity changes. TrimJoist provides a wide surface so that framing tolerances may be eased enough to eliminate this problem.

Problem: Poor application of underlayment. Many contractors use a composite underlayment board in areas that require carpeting. This underlayment is non-structural, but provides a very smooth surface. More often than not, the underlayment is attached only by nails. Over the course of time, these nails begin to rub against the underlayment causing squeaks. We suggest that the underlayment be attached with both screws and glue with the same care as was taken with the subfloor.

(continued on page 8)

Mold Inspectors Proceed with Caution!

By Jeffrey Deutch

If you are inspecting for mold and promoting yourself as a certified professional after completing only limited training/education, you may want to proceed with caution.

Most states have no regulation or licensing of mold professionals. The increasing demand for mold professionals has led to the birth of numerous organizations, seemingly overnight, which provide brief courses to teach how to be mold assessors and remediators. The quick completion of these courses is accompanied by a certificate such as "Certified Mold Inspector" and "Certified Mold Remediator." The term "certified" conveys credibility and experience, which is where some are encountering trouble.

The general public believes that a "certified" mold professional is a licensed and regulated individual who has completed significant education and experience requirements. When the truth is learned, it can create anger among those who believe they hired an expert, especially when it comes to protecting the health of their family.

In reviewing reports from nonscientists who have performed mold inspections, I see almost universally incorrect conclusions when they try to interpret lab data. Nonscientists tend to not fully describe the rationale for protocols, fail to describe protocols in detail and fail to explain conclusions based upon the combination of observational data, measured data (moisture in walls, etc.) and laboratory results.

Equally inadequate is when a nonscientist does biological testing and simply hands a lab report to a client with no explanation, conclusion or description of sampling procedures. This leaves clients with more questions than answers. This is how a lack of science education is typically revealed. Realtors are becoming quite aware of the lack of formal education and training among "certified" mold inspectors.

House Bill 315

Major legislation was drafted in Florida this year as a result of economic harm resulting from assessments and remediations performed by inspectors with dubious mold certifications. House Bill 315 mandated dramatic changes in the mold industry in Florida. It requires anyone performing mold assessments to have a four-year college degree in the hard sciences or building construction. (The completion of a university-level course specifically in mold assessment would suffice.) Those already in the mold assessment business would not be grand-fathered under the new regulations.

The bill also makes the practice of assessment and remediation on the same project illegal. Furthermore, there can be no economic ties between the two services, such as referral fees, common ownership in both companies, etc. Violation of this law would result in criminal punishment with a felony being rendered on the third offense. Clearly the Florida legislators are serious about the assessment/remediation conflict.

Many mold remediators also perform mold inspections and testing on the same property. This practice is widely considered a conflict of interest, since it allows remediators a free ticket to prescribe work which they will complete. Inherent in this procedure is the temptation to prescribe large projects which are unneeded. The universally recognized remediation specification, IICRC S520, clearly and in numerous locations, advises that performing assessment and remediation is a conflict of interest and should be avoided.

Fate of HB 315

HB 315 was overwhelmingly passed by both houses of the Florida legislature but was vetoed by Governor Bush. This bill generated great controversy nation-wide. The indoor air quality industry was watching the outcome and a large effort was put forth to communicate opposition to the bill to Governor Bush. The law would affect many people in the industry. People who invested significant funds for equipment, advertising and training would have been out of the mold business with the stroke of a pen.

Epilog

A mold inspection is a unique service which is part science and part construction. While those with no science background are clearly not qualified to render technical statements related to mold or to interpret laboratory reports, pure scientists can be equally ill equipped since they often do not understand structure. I believe this is a multidisciplinary profession which can involve biological scientists, structural consultants and engineers. Some biological scientists have adequate background or knowledge in engineering principals or can learn them by brushing up on engineering materials. This is especially true in understanding psychrometrics (water vapor analysis).

We have not heard the last of regulation of the mold industry. In many ways, the industry brought this upon itself by failing to address at least two important issues: the absence of significant training and education for certifications and the conflict of interest issue of doing assessment and remediation on the same property. There has been no willingness to implement disciplinary actions or revocation of certifications of those who violate the rules. I believe that if the industry does not police itself, legislation will be enacted to protect the public.

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(continued from page 6)

Problem: Subfloor not adequately attached to joist system. Conventional 2x joists or narrow flange I-beam type wood products do not provide sufficient surface for good nailing technique. The full 3-1/2" wide TrimJoist nailing surface allows for sufficient nailing and optional gluing of the subfloor.

Problem: Joist system not stiff enough. In addition to the stationary loads on a floor, each step a person takes places a small impact load on the supporting joists. Over the course of time, this seismic stress can cause the whole system to become "loose." TrimJoist products are not only designed to withstand these impact loads they also provide for a strong-back mechanism which can disperse these loads more evenly through the floor system.

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**Guest Speaker
or
Newsletter Article**

CAHI will pay \$25.00 to any member who provides us with a guest speaker for one of our monthly meetings or for any article that is submitted and used in the monthly newsletter.

Your guest speaker's name and contact number should be given to Woody Dawson (203) 272-7400 or Barry Small (860) 655-6383 (barrysmall@yahoo.com).

Articles must be e-mailed to **Scott Monforte** (sjminspect@optonline.net) and should be a PDF or Word document. Articles should pertain to our industry.

We will review articles for content and reserve the right to edit, use and/or refuse them.

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The Licensing Board meetings are held at 9:30 am, Department of Consumer Protection, Room 117, 165 Capitol Avenue, Hartford.

The public is always welcome.

E-mail Bernie Caliendo for the latest meeting schedule at bsurehomeinspect@juno.com

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