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Meeting Dates

- May 13** **OMG, Inc. & Northeastern Log Homes Bus Trip**
- May 27** **HVAC - John Doht, MCN Distributors, Inc.**
- Jun 16** **BuildingsNY Bus Trip, New York City, NY**
- Jun 24** **Chimney Maintenance & Repair -Jim Jaffe, CT Chimney and Vent**

Holiday Inn
201 Washington Ave
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President's Corner

Woody Dawson

Memorial Day is a good time to remember heroes. Armed Services Day is on May 16th and Memorial Day is on the 25th. These two days are specialized to remember those who have served and are serving in the military and the heroes that have died for the freedom of America.

May is a colorful month with all of the blooming flowers and sunshine. All of the April showers certainly paid off! Mothers also help brighten this month. Fathers should remind their children that this is a special day for mothers. Don't forget to buy your wife something nice; at minimum, a Mother's Day card.

A reminder to all members: **License renewal is in June 2009**. Make sure you have enough continuing education credits to renew your license. Without enough credits, you will not be able to renew your license. Don't wait until the last minute to scramble to try and take courses to have enough credits. Take a few minutes to check your files and make sure you have enough. (Don't call wolf at the last minute). If you find you are short of credits, you can contact me and I will see what I can do to help you. No promises, but I will try my best.

The plumbing museum trip was a great success. It was very interesting. For those who could not make it, you missed a great trip and great fellowship. We took a lot of pictures and had one with our CAHI banner and the whole group. Hopefully those that have pictures will get them to Tom Hauswirth so he can post them on our website. Those that have pictures can e-mail them to Tom (beaconinspections@sbcglobal.net).



Upcoming Events (Watch the CAHI website for special events.)

On May 13th, we are taking a two-in-one bus trip to Massachusetts to OMG, Inc. and Northeastern Log Homes. If you have any questions regarding this trip, do not hesitate to call me. You can go on the CAHI website (www.ctinspectors.com) for more information and bus time and pick up time. It will be posted on the website. OMG, Inc. is a company specializing in fasteners and we will learn about the manufacturing process. During the Northeastern Log Homes tour we will learn about different items to look for when inspecting a log home, along with common problems and how to correct them.

There is a bus trip to the Jacob Javits Center in New York City on June 16th for the Buildings New York show that is free for all CAHI members. Go to the CAHI website to register for this trip.

May 27th is the next monthly meeting. John Doht from MCN Distributors Inc., a replacement and repair company will be presenting at this meeting.

All members should check the CAHI website to make sure that your email address, telephone number, fax number, cell phone number, etc. is correct on the member list. It is your responsibility to check the website to make sure that your information is correct. Thank you. Contact Tom Hauswirth with any changes. I would recommend you check the website monthly. Tom is always updating the website.

If any member has any concerns or a personal issue that they would like to discuss with me, please feel free to contact me. You can go to the CAHI website to get my contact information.

Classes of Members: There shall be two classes of members; Regular members and associate members.

- i. **Regular members** shall be persons or entities engaged in the business of home inspection licensed in the State of Connecticut.
- ii. **Associate members** shall be persons or entities interested in the business of home inspection but who are not engaged in the business of home inspection in Connecticut.

If you know a friend, or business acquaintance that is in the inspection business, you may want to bring him/her as a guest to a few meetings, so they can become familiar with our association and our great speakers and members.

If you have a friend or business acquaintance that has an affiliation with the type of business that we are in (for example: a laboratory owner, equipment salesmen, etc.) feel free to bring them as a guest. They may want to become an associate member.

Monthly educational meetings cover topics such as: roofs, siding, chimney repairs, and many others. Throughout the year, we cover all aspects of home inspection, so you gain knowledge and the CEU credits you need.

Why, Why, Why?

- 1) Why do we press harder on a remote control when we know the batteries are almost dead?
- 2) Why do banks charge a fee on "insufficient funds" when they know there isn't enough money?
- 3) How do those dead bugs get into those enclosed light fixtures?

Your president,

Woody Dawson

P.S. I would encourage all members to get familiar with all board members, and at every meeting, introduce yourself to the lady or gentleman sitting next to you.

CAHI is the largest local independent home inspection association in New England.



Connecticut Department
of Public Health

www.ct.gov/ctfluwatch

Swine Influenza: What Connecticut Residents Need To Know

What is swine influenza? Swine flu is a respiratory infection caused by influenza viruses that regularly cause outbreaks in pigs. There have been reports of serious illness and deaths due to swine flu in Mexico, but the recently confirmed cases in the United States have been mild.

What are the symptoms of swine influenza? Swine flu symptoms appear to be similar to the symptoms of regular human flu and include fever, cough, sore throat, body aches, lethargy, headache, chills and fatigue. Some people have reported diarrhea and vomiting associated with swine flu.

How does swine influenza spread? Swine flu viruses can be directly transmitted between pigs and people. Human-to-human transmission is also possible, and appears to be occurring with this outbreak. Spread is mainly through coughing or sneezing. People may become infected by touching something with flu viruses on it and then touching their mouth or nose.

Who is at risk for swine influenza? Anyone who has contact with an infected person may be exposed to swine flu. Human transmission is thought to occur in the same way as seasonal flu: through aerosolized particles that are released when an infected person coughs or sneezes.

How can I protect myself from swine influenza?

Here are the best ways to avoid getting or spreading swine influenza:

- Encourage all people to cover their mouth and nose when they cough or sneeze.
- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.
- Try to avoid close contact with sick people.
- If you get sick, limit contact with others to avoid infecting them.

These are the same protections as those for seasonal flu and many other respiratory infections.

What should I do if I have flu-like symptoms?

Anyone experiencing fever, cough or sore throat should stay home from work or school for at least 7 days, and not return until one to two days after the symptoms end. Wash your hands frequently. And as always cover your mouth and nose when you cough or sneeze. You do not need to go to the hospital for mild illness, but anyone with severe symptoms, such as difficulty breathing, should seek health care and treatment immediately.

Should I be tested for swine flu?

Knowing you have swine flu will not affect the treatment you receive, but testing certain affected people can help health authorities track the spread of the disease. Diagnosis of swine flu requires two sets of laboratory tests. The Health Department recommends testing only when people experience severe symptoms or fall sick in clusters. The laboratory tests require only a nasal swab.

Is there a vaccine for swine flu?

At this time, there is no vaccine for swine flu. The season influenza vaccine does not provide protection against swine flu. This makes ordinary precautions, such as covering coughs and washing hands, all the more important.

If I experience flu symptoms, do I need medication?

The antiviral medicines Tamiflu (oseltamivir) and Relenza (zanamivir) can help alleviate swine flu symptoms, and are particularly important for people with severe illness or with risk factors for complications from flu. Groups that are normally at higher risk of complications include young children, the elderly, and people with chronic illness. Flu patients who belong to those risk groups should seek treatment. Treatment may also be appropriate for household members with special risk factors, to help prevent the infection.

What are the signs of more severe illness with swine flu?

While the current swine influenza cases have been mild so far, infected individuals should still be aware of some of the more severe illness with swine flu. If you become ill and experience any of the following warning signs, seek emergency medical care.

In children emergency warning signs that need urgent medical attention include:

- Fast breathing or trouble breathing
- Bluish skin color
- Not drinking enough fluids
- Not waking up or not interacting
- Being so irritable that the child does not want to be held
- Flu-like symptoms improve but then return with fever and worse cough
- Fever with a rash

In adults, symptoms that need emergency medical attention include:

- Difficulty breathing or shortness of breath
- Pain or pressure in the chest or abdomen
- Sudden dizziness
- Confusion
- Severe or persistent vomiting

What should I do if someone I live with is sick with flu-like symptoms?

If the symptoms are severe, the person should see a medical provider. If the affected person has had close contact with a probable or confirmed case of swine flu, the provider may suggest testing for swine flu.

What should I do if someone I live with has confirmed swine flu?

Follow the same precautions you would to avoid ordinary seasonal flu:

- Limit your contact with the affected person. Avoid close contact such as kissing, and do not share towels, glasses or toothbrushes with the affected person.
- Avoid having visitors. If visitors must enter the home, they should avoid close contact with the affected person.
- Wash your hands with soap and water or with an alcohol-based hand rub.
- Consider using a facemask or an N95 respirator. These can be purchased at a pharmacy or hardware-type store. If you use a reusable fabric facemask, it should be laundered with normal laundry detergent and tumble-dried in a hot dryer.
- Wash dirty dishes and eating utensils in either a dishwasher or by hand with warm water and soap. You do not need to separate eating utensils for use by a patient with influenza.
- It is fine to do your laundry in a standard washing machine with warm or cold water and detergent. It is not necessary to separate the patient's laundry.

Can household cleaning help prevent transmission?

Yes. To help prevent transmission, all hard surfaces, such as doorknobs, refrigerator door handles, telephones, and

bathroom surfaces, should be washed with soap or detergent, rinsed with water and then disinfected and rinsed. Disinfectants are those with "registered disinfectant" on the label. If disinfectants are not available, use a chlorine bleach solution made by adding 1 tablespoon of bleach to a quart (4 cups) of water. Use a cloth to apply this to surfaces and then rinse them with water. Dispose of the used bleach solution and mix a fresh solution when repeating the cleaning process. Use sanitizer cloths to wipe electronic items (phones, computers, remote controls) that are touched often.

What can I do if my anxiety about the situation feels overwhelming?

Seeking information is healthy, but watching report after report about swine flu may be distressing, especially for children. Parents should limit children's news-watching, watch the news with their children, and talk to them about the events that are occurring.

I was in Mexico recently. Does that mean I'm at risk?

Not necessarily, but you should pay close attention to your health for the first 7 days after you return home. If you become sick with a fever and a cough or sore throat, or you have trouble breathing during this period, see a doctor. When you make the appointment, tell the doctor:

- Your symptoms
- Where you traveled
- If you have had close contact with a sick person or farm animals.

Should I send my children to school?

Yes. There is no reason for anyone else to keep their children at home unless they are sick.

What is the Health Department doing about the swine flu outbreaks in Connecticut?

Governor M. Jodi Rell has asked the Department of Public Health (DPH) to closely monitor the swine flu outbreaks. The DPH has asked hospitals to increase surveillance of potential flu cases and submit samples of flu patients to the DPH Laboratory for testing. In addition, the department has asked physicians to be vigilant and watch for swine flu in their patients. Schools and child care providers have also been provided guidance and recommendations on how to advise staff, parents and children to stay home when they are sick and when children should be sent home.

DPH has also asked the public to do its part to protect themselves from and prevent the spread of the flu. Connecticut residents are being asked to stay home from work or school if they are sick, avoid others if they are ill, wash their hands often, and cough or sneeze into their upper sleeve or tissue.

For facts about influenza, and more information about swine flu, please visit the CT state Department of Public Health and CDC websites. Some specific resources:

From Centers for Disease Control and Prevention

General information about swine flu

http://www.cdc.gov/swineflu/general_info.htm

Swine Flu Case Definitions

http://www.cdc.gov/swineflu/casedef_swineflu.htm

Swine Flu Infection Control and Patient Care

http://www.cdc.gov/swineflu/guidelines_infection_control.htm

Preventing the Flu

<http://www.cdc.gov/flu/protect/habits.htm>

Avoiding Complaints

By Graham Clarke, Vice President of Engineering

Although the focus of this article is not risk management, we can't resist touching on a few critical areas:

1. Invite the client to the inspection.

We have found that clients who do not attend the inspection are more likely to complain. There are several advantages in having the client with you during the inspection. You can adjust any unreasonable expectations, explaining the scope of a professional home inspection. You have a chance to establish rapport with the client and earn their respect. Clients see how hard you work on their behalf. Many home inspectors say, "Friends do not sue friends." While it may be a stretch to say that home inspectors become friends with their clients, there is a respect that can be earned over a 2½ to 3½ hour home inspection.

Another reason to invite the client is that verbal communication is better than written communication in many ways. While it is your report that will be relied on if a problem comes up, a face-to-face discussion provides for feedback and allows you to repeat or modify your comments to ensure good understanding. You may also customize your reports to reflect your conversations with the client.

2. Use a good contract

While we believe a good contract is important, we look at contracts differently than some. For example, we send our Authorization Form (We don't call it a contract!) to our clients ahead of time. This gives the client a chance to ask questions before the inspection. It also saves the inspector time at the beginning of the inspection explaining the scope, adjusting expectations and getting an agreement signed. We encourage clients to sign and return the agreement before the inspection. This is also an opportunity to take care of payment details before the inspection itself.

We include a copy of the Standards of Practice so that the client can understand the scope of the inspection and realize that the rules of the game are well established, and not something we made up.

Those crazy expectations

We have touched on this already, but it is worth

emphasizing. You need to create realistic expectations. Clients should know that you are there to find big problems, the kind that would change their mind about buying the property. In looking for the big problems, you will trip across some small ones. Rather than ignore them, we report them, as a courtesy. The problem with this is that it creates the impression (and expectation) that we find every cracked pane of glass, loose tile, soft mortar joint, and so on.

Unless we explain this to the client, who could blame them for expecting more? It is our responsibility to clarify the scope. Some inspectors say the inspection is a sampling process rather than an all-inclusive exercise. Some say they will not respond to any complaints below \$500. Others define major problems as life safety items or items over \$1,000, and respond only to those issues. Find your own way to get the message across, but make it clear.

The contract itself

There are many contract wordings and we encourage you to check with your attorney before settling on any. However, remember that attorneys have a specific goal – to minimize your liability. Their goal is not to build your business success, and an attorney typically has no role in your marketing or customer service activities. Your goals may include business growth as well as liability control.

Many contracts have clauses to minimize the inspector's exposure. These include the following:

- Limiting the liability to a fee or similar low number (if allowed in your jurisdiction).
- A statute of limitations that sets a restriction on how long people have to come after you for a problem (if allowed).
- A counter-claim clause that tells the client that if they sue you and lose, they will pay your costs.
- A technically exhaustive inspection is available at a considerably higher price. This is designed to reinforce the idea that a home inspection has a limited scope.
- Exclusions for everything you can think of (radon, lead, mold, building codes, engineering work, concealed items, environmental issues, operating costs, acoustical properties, etc.)

- The inspection is visual only.
- There is no inspection of concealed areas.
- The inspection identifies only conditions that are both present and apparent at the time of the inspection. Intermittent problems are not covered.
- Our professional opinions are often based on inference because there is no direct evidence or incomplete information.
- The inspection is not a guarantee or a warranty.
- There is no responsibility if repairs are done before we can examine the property.
- We are not responsible for betterments that put the client further ahead of where we told them they were. For example, if we say the roof has 5 years left and it has to be replaced immediately, we should not provide a new roof with a 15-year life expectancy.
- We should only provide a roof with 5 years of life remaining.
- The inspector is not liable for any consequential loss (if the roof leaks and destroys a \$20,000 piece of furniture, the damage to the furniture is not our problem).
- The contract is the entire agreement (anything we say in our advertising does not matter).
- This contract replaces all previous representations (including what we may have said on the phone or on our web site).

The purpose of the contract

Let's look at the purpose of the contract. Many say the purpose of a contract is to limit the inspector's liability. We believe the purpose of a contract is to clearly communicate to the client the scope of the home inspection. Clients should understand what we can and can't do. It is fair for them to hold our feet to the fire within that window of responsibility.

The goal of an agreement, in our opinion, is to have both the supplier and customer agree on the service to be delivered. It is the customer's responsibility to pay for the service when it is delivered. It is the supplier's responsibility to deliver the service.

Our contract is short and attempts to explain in layman's terms the scope of the inspection. We refer to the licensing authority's accepted Standards of Practice because it is clear that the exclusions and restrictions are not specific to our company.

There is, however, a risk in rigidly defining the scope. If you clearly set out what you are going to do, and then perform services beyond this scope, your contract may be thrown out by a court. ("I told you we don't do things like asbestos, but I thought you should know that there is asbestos on these pipes.") If you report on things outside of scope, it can be argued that you should have reported on other things outside the scope as well, since you were clearly not serious about defining your scope.

Promotional materials

We believe that your promotional materials can be positive without over-promising. Offering "complete peace of mind", a "total solution" etc. may expose you to liability.

Professional Liability Insurance

While people have different opinions about whether you should carry Errors & Omissions insurance, we encourage you not to advertise the fact, if you do carry the insurance. Be aware that if you do have valuable assets in your name they should

be protected.

When Things Go Wrong

One of the best ways to handle complaints is to anticipate them. We include a document called When Things Go Wrong in our reports. We remind clients of this document when complaints come in. It is very nice to be able to say, 'We told you this would happen'.

Booking the inspection – a risk management opportunity

There is an opportunity to ask some risk management questions when an inspection is ordered. This is a great time to ask about and document specific concerns. Concerns outside the scope of the inspection can be identified at this stage and clients can be advised as to where to get answers to these questions. We prefer to avoid telling clients, "We don't inspect for that". We try to tell them where they can get answers to their specific issue. We also make it clear that when clients ask for things outside our scope, that this is not part of a professional home inspection. We don't want to leave the impression that other home inspectors may perform those services and that they have chosen a poor firm.

A conversation might go something like this:

Client: "We are concerned about the septic system".

Inspection firm: "The evaluation of a septic system is not part of a home inspection. There are firms/septic contractors that specialize in this and we can coordinate a septic system evaluation for you, or refer you to a firm."

In this example, we have made it clear to the client that what they are asking for is outside of what a home inspector routinely does, but we have offered to respond on their behalf. There are several variations on this theme, but we encourage you to give some thought to this.

Good home inspectors don't get complaints!

We thought we might catch your attention with this heading. Actually, we believe that all home inspectors get complaints eventually. Why is this? There are several reasons, but part of the answer may lie in our definition of a home inspection, which goes like this: Home inspection is a high-liability, in-depth, multi-disciplined technical analysis of the home conducted under adverse circumstances in front of a demanding audience, requiring the generation of an incredibly detailed written report prepared in an unrealistically short time frame for an inconceivably low fee.

Does anyone understand how tough our life is?

What to do at the inspection

The risk management process carries through the inspection itself. A good inspection is fundamental, of course, but it is also important to document special limitations, such as no access to a bedroom or roof space.

Consistency

It is important to be consistent between your verbal comments and your written report. Many home inspectors have a tendency to understate problems face-to-face and describe them more harshly in the written report. This frustrates clients, and if there are witnesses, the written report may be dismissed as not representative of the inspection.

Don't guess, bluff or ignore

Don't guess about things you are not sure of. If you come across something you are not familiar with, say you will do some research and get back to them. You don't want to bluff your way through a discussion. If you are caught, this will undermine your credibility on all issues. You can't afford to ignore things you don't understand because they may have a significant effect on the property.

Don't show off

We encourage you not to show off. Clients are not well served by home inspectors who use technical language to prove their knowledge. Home inspectors are in the communication business and the best inspection is one that helps your client understand the condition of the home. You will be appreciated for your ability to make things understandable.

Don't argue

We recommend that you avoid being argumentative. We are sometimes challenged about technical issues by one or more of the parties at the inspection. We think it's best to avoid a confrontation. Simply provide authoritative backup for your position in the report. You should allow others their right to their own opinions. There is nothing to be gained from making one of the parties at the inspection look foolish. You can clarify your position for your client in private after the inspection if necessary.

Where does your loyalty belong?

We believe impartiality is a key to avoiding complaints. We are often asked to whom we are responsible or loyal during our inspection. Some say we are responsible to the client who pays our fee. Others say our responsibility is to the agent who brought us together with the client. Still others say that we are responsible to the seller whose home we are in. In our opinion, our loyalty lies with none of these. We believe our loyalty is to the home, we should represent its condition as accurately as possible to anyone who ever reads our report

Some tools that may help to avoid and resolve complaints**Home warranties**

Some inspectors offer a home warranty to clients. The warranty itself may address a problem. Some inspectors offer a home warranty to help in responding to complaints. The conversation might go something like this: "It is too bad you didn't take advantage of the home warranty that we offered you during the inspection. The warranty would have addressed this issue." The offer of a home warranty in itself is an indication to clients that the home inspection cannot predict future problems. This helps to adjust unrealistic expectations and again reinforces the scope of the home inspection.

Pre-possession checklists

Some inspectors give clients a checklist to complete before taking possession of the home. This puts some responsibility on the client to identify visible defects. If a client later calls to complain about a stain, crack or bulge, for example, the inspector points out to the client that they did not note it on their pre-possession checklist, so clearly it was not visible at the time of the inspection.

By Graham Clarke, Vice President of Engineering
With permission of
Robert Dunlop, President
Carson, Dunlop & Associates, Ltd
www.carsondunlop.com



The photo above was sent to us by Barry Small. A normally reliable source reported that Barry saw it in his neighborhood possibly in his neighbor's yard.

All kidding aside, we can use some new and fresh photos of funny things that we see while inspecting or tricky things we come across that may help other association members as we inspect some really "Non-Standard" homes here in Connecticut.

Articles published in 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.

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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.