



MONTHLY

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

June 2006

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Meeting Dates

- Jun 28** *Basement waterproofing – Connecticut Basement Systems*
- Jul 26** *Doors, proper installation, sealing & what to look for – Bilco Doors*
- August** **NO MEETING**
- Sep 26** *Tentative - Hangers, brackets, plates & other connections – Simpson Strong Tie*

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

The Basement

Submitted by Bernie Caliendo

Undoubtedly the nerve center of the house and a place with the most history of what has occurred and what may be presently happening. Putting all the mechanicals aside, the basement components should be viewed very carefully and reported extensively. Your senses of touch, smell, sight and even hearing should all fall into play here.

The foundation walls have a wealth of information if you just take time to observe them. Whether concrete, block, brick, stone, stucco covered, mortar jointed or not, the evidence is there for you to report on. Foundation cracks: horizontal, diagonal, vertical or step cracks, whether small settlement cracks or larger differential displacement cracks need to be reported. Look for any signs of bulging especially older brick or block foundations. Are there signs of cracks being patched and a crack reoccurring at that patch? You need to determine if further investigation is warranted by a qualified structural engineer or contractor. Are there signs of mortar joint deterioration? Probe into the joints with a screwdriver to see if the joints are sandy and crumbling. Are there piles of the crumbling mortar on the floor? How are the tie rod areas? Are there active leaks, rust stains or has patching occurred? If stone foundations are present with non-mortared joints, does excessive dirt appear to flow in the joints whenever it rains? Any signs of efflorescence or water stains need to be reported and report the severity of what you observe.

Unless the footings, foundation walls and floor were a monolith pour, the floor was probably a separate pour. An open perimeter seam usually exists around the entire basement and possibly expansion joints are present on larger floors. Water stains and efflorescence should be looked for on the floor. If stains are present on the floor but are not observed on the foundation walls or on a basement window frame at or below grade, a high water table may exist at various times of the year. If no sump hole or visible floor drains exist, there is no way you can be sure that a drain tile system exists below the floor. Small cracks could be normal settlement cracks, but a multitude of cracks or differential displacement cracks could be a sign of improper or inadequate soil compaction under the floor or a sign of water eroding the soil beneath the floor and forming air gaps or pockets which could undermine the stability of the floor. However, don't speculate, only report your observations and leave the evaluating to the experts.

Any crawlspaces that have an access need to have the conditions observed and reported. If the access is too small, inadequate head clearance or the area is obstructed by excessive stored items preventing entry into the crawlspace, you need to report what you can observe or what prevented you from observing. A good flashlight, binoculars (a small pair which can magnify short distances) and a camera should be used if access and clearance is adequate or a good crawl through should be performed. Foundation walls, flooring (concrete, wood, dirt, etc.), framing above, insulation, moisture barriers, ventilation and any mechanicals need to be observed, evaluated and reported on.

The supporting members are key to how well everything else holds up. What are the main carry beams constructed of: steel I beams, laminated wood beams, solid wood beams, multiple 2 X dimensional lumber, or full-span trusses with no supports other than the foundation walls? What condition does the beam appear to be in? Major

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President's Corner

Bernie Caliendo

Here we are approaching summer and wondering what happened to spring. The recent rains ended up having multiple benefits for home inspectors. Some much needed ground water was replenished and roof leaks and water penetration into basements were easier to assess. The obvious isn't always this easy. Never get complacent.

Some signs of a lower volume of real estate sales has been reported, but the building industry is reporting continued growth for the rest of the year and homes will continue to sell. Reports of increased real estate sales over the internet should be telling you something. If people are looking on the internet to sell or buy a home, they are also looking for related services on the internet. If your name is not out there, maybe it's time you do something about it. Start your own web site and, with membership in CAHI, we can provide a free link to your own site through your membership listing. The Board of Directors is constantly reviewing and implementing ways in which to get our organization's name recognized in the community and throughout the state. Promoting your own business should be job one, but promoting your organization and membership in CAHI should be your next priority.

I just want to drift off from the inspection business a moment and again thank the membership for the generous contributions collected in one night at our March meeting for the "Fallen Hero's Fund". Our combined matching fund from CAHI contributed \$1700.00 to this great cause. Thanks Members!

With Memorial Day just behind us and Independence Day approaching fast, put politics aside and give thanks for the freedoms we have and be grateful to all who have served this country and those who sacrificed their lives for all of us. Next time you see a Vet, whether you know them or not, just tap them on the shoulder and say THANKS!



ASK THE ATTORNEY

We will be publishing another "Ask the Attorney" column in the next few months and would like members to send in questions or a topic you would like Attorney Kent Mawhinney to address.

Send in your questions to ctinspect@yahoo.com with or without your name.

JUNE is Membership Renewal Month

Membership dues are due by **June 30th** for the coming year. Notices will be sent out by e-mail. We ask that you pay your dues on our website at www.ctinspect.com for convenience or send your check to CAHI Treasurer, 18 Garden Place, Derby, CT 06418. Anyone without e-mail will receive a bill in the mail (USPS).

Our dues have remained the same for the last 4 years:

Licensed inspectors:	\$195.00
Permitted Intern:	\$145.00

Please don't be late, it is extra work sending out reminders and tracking you down. Board members have their own businesses to run and pay full dues as you do. Their time is voluntary, so lets make it easier on all. Treat it like a car payment, except a car payment costs much more and you get more from CAHI.

Thank you in advance,
Bernie

(continued from page 1)

cracking (beyond normal checking), splits, rot, insect damage, cutouts, notches or drilled holes in the beam which could compromise the structural integrity of the beam should be reported and recommend further evaluation. Is there excessive rust on a steel I beam to a point where corrosion is evident? Does the beam have proper support columns? Are the ends of the beam supported properly in the beam pockets, and, if wood, has someone cemented in the sides of the beam to the foundation's concrete pockets? What type of support columns are being used: metal-jacketed cement-filled (lally) columns, hollow metal, wood (PT or not), brick, block or stone? What type of support base do they appear to be resting on? Are there any signs of compromised integrity (split in the metal jacket, deteriorated mortar joints, rot, out of plumb)? Do the columns appear to be properly supporting the width of the beam? Is there evidence that someone has improperly removed a support column? Note any hollow adjustable screw jack helper columns. This type of column is intended to be used as a helper and not a main or replacement column by itself. Have any extra support beams and columns been installed which do not appear to be an original support system but may have been installed because of a problem? Further investigate and try to determine why they were installed.

The structure can tell you how, what, when and why various construction techniques were used and what has occurred. Some of the materials used for floor joists over the years have ranged from true dimensional lumber, kiln dried and dressed dimensional lumber, engineered lumber including wood I beams (with various top and bottom sized flanges), wood trusses to $\frac{3}{4}$ round logs (as seen in 17th, 18th and 19th century homes). Look for proper blocking (solid blocking, cross blocking, metal cross blocking or strapping), spacing (12" OC, 16" OC, etc.), headers, and secure attachments (brackets and hangers, nails, bolts, wood pegs). Very old homes had various types of construction techniques. Joists were notched out (also some had notches in the carry beams) with lap or mortise-and-tenon joints. Look for horizontal cracks at the notched out areas. This could weaken the structural integrity of the joist and may require some additional bracing or support. Look for large cracks in the floor joists, horizontal and vertical. Observe and report on any compressed joist ends or sill plates (signs of insect damage, wood rot or both). Large cutouts or multiple drill holes vertically spaced could also weaken the joist. Observe the type of sub-flooring: planking, 1 X tongue and groove (various widths), plywood or OSB. Square tipped nails protruding through the sub-floor could be a

sign of some form of hardwood flooring above. Are there any stains or signs of water damage or rot to the sub-floor, commonly found around piping (bathroom, kitchen and heating)? Are staircases properly secured, stable and safe? Look now or hear about it latter.

Last but not least, the "finished" basement. This is the one area that could be concealing the defects and areas of concern you may not be able to see. Look closely for any water stains on the lower portion of the finished walls or trim. If there is an unfinished area, look behind the walls for signs of staining or rot on the framing or back side of the finished walls. Finished floors can show a multitude of concerns. Carpeting may have water stains, odors or deterioration in nontraffic areas. Resilient tile flooring may have broken, loose or missing pieces that could be a sign of water or moisture problems. If resilient tiles are 9" X 9" they may contain asbestos and their deteriorated condition could pose a health risk. A finished ceiling could always conceal something. Is the finished ceiling (drywall, plaster, wood or fiber tiles) fixed or are there suspended ceiling panels supported by a grid? If fixed, you need to report that and report any suspicious stains with origin unknown. Are there any access panels for any hidden mechanical or electrical devices or connections? If the ceiling is a suspended type, are the panels easily moveable or was the grid installed too close to the floor joists above to access and observe what's overhead? If accessible, you should randomly remove some panels and take a look. Did you observe any insulation, electrical concerns, water stains or plumbing leaks, disconnected components, or any other conditions that warrant reporting and further evaluation and/or repair?

A good trained eye may also conclude whether the finished areas are a homeowner/handyman special or appears to have been completed by a professional contractor. Don't hesitate to inform your client that something just doesn't look right. Since your inspection is not a code compliant inspection, they may want to inquire at the local building department as to whether any permits had been applied for and issued, and, if so, were CO's issued upon completion?

Spending a little longer observing what's going on in a basement could save you countless hours in your lawyer's office and avoid days before a person in a big black robe!

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.

Seller Disclosure Statement

Do you ask your client for a copy of the seller disclosure statement so you can review it? This disclosure should be asked for and you should review it. Not as a way of neglecting your responsibilities or doing a shorter inspection, but as a document that could reveal the history of the home. Don't fail to investigate what they disclose and what is not disclosed. Some homes may not have a statement if the sale is from an estate sale or owned by a financial institution. However, all home owners are required by law to fill out the state-mandated "seller disclosure statement" and it needs to be provided to a potential buyer prior to the signing of the sales contract. This document must be provided even if the sale is by owner. Seller or Real Estate agents are responsible for the distribution to potential buyers. Even if the home is being sold "AS IS," a disclosure statement must be provided.

Recently a case in Stamford was won by the buyer in Superior Court even though the home was being sold "as is". The seller had disclosed that there were hardwood floors under the carpeting in the living and dining rooms (after moving in it was discovered to be plywood under the carpeting) and failed to disclose a significant water drainage problem in the basement. As the sale was "as is," the buyer testified in court that he relied on the seller disclosure statement. In short, the judge ruled in favor of the buyer. The seller was ordered to reimburse the buyer for the installation of hardwood flooring and the entire drainage system replacement. If something doesn't look right, report it. Don't get caught in this trap. A good inspector, who may have asked and reviewed the disclosure statement and then possibly reported to their client the discrepancies before the buyer closed and moved in, would have saved a lot of time and money on their client's behalf and would have come out smelling like a rose!

WFSB Channel 3 Kids Camp 9th Annual Celebrity Golf Tournament

**September 9, 2006
Gillette Ridge Golf Club Bloomfield, CT**

Again CAHI is a sponsor for this worthwhile charity golf tournament which raises funds for disadvantaged kids to be able to spend some quality time at summer camp. This is a very worthy cause and CAHI's name will be exposed to hundreds of players and sport fans from around Connecticut and surrounding states. As last year, sponsorship entitles our association 2 player slots to play in the tournament along with participating in all the following events: 18 holes of golf, lunch, social hour, gourmet dinner and multiple prize raffle drawings. Entry fee is \$250.00

In an effort to help raise funds for this worthy charity, CAHI is again raffling off chances to win the 2 player slots that come with sponsorship.

Raffle tickets are available for a donation of \$10.00

They may be purchased at the June 28th and July 26th meetings

OR

Purchase your tickets via the mail. Send a check made payable to CAHI and mail it to:

CAHI, P.O. Box 368, Windsor, CT 06095.

Please include your name, address and phone number with your check.
Your ticket stub will be mailed to you. Deadline for mail entry is July 20th.

The 2 winning tickets will be drawn at the conclusion of the July 26th meeting. Winners need not be present.

You can't win if you don't play.

Air Conditioner Efficiency Requirement Rises

By Morris and James Carey
Associated Press

Although it's still freezing in many parts of the country, there's big news when it comes to air conditioning that you should know before it's time to crank up your home cooling system.

As of Jan. 23, the U.S. Department of Energy requires manufacturers of air conditioners and heat pumps to produce equipment that has a Seasonal Energy Efficiency Rating of at least 13.

SEER is the number the DOE uses to measure the efficiency of air conditioning equipment. SEER is to air conditioning what R-Value is to insulation and, like insulation, the higher the SEER rating, the more energy-efficient the equipment.

Prior to Jan. 23, the minimum efficiency standard was 10 SEER – meaning that manufacturers were required to produce equipment that met or exceeded 10 SEER.

The U.S. government wants Americans to use less fuel to cool their homes, and the nearly one-third increase in the minimum standard is projected to reduce energy bills of homeowners as much as 30 percent from the current 10 SEER units.

Will the new 13 SEER rating affect you? It will if your system has a SEER of 12 or less. But there's no need to panic, given that existing systems may remain in use and be repaired when needed. However, keep in mind that replacement parts for 12 SEER and lower units will become increasingly sparse, eventually requiring system replacement with a more energy-efficient model. You may also be required to alter or upgrade your old furnace.

Most air conditioning systems consist of two major components: the outdoor unit, referred to as the "condensing unit" or "compressor," and the indoor component called an "evaporator coil" or "coil case," which is part of the furnace.

The size of the coil case at the furnace has a direct relationship to the SEER rating and the condensing unit. Thus, if the inside and outside units are not compatible, you may need to replace both units to maintain system compatibility. This is not necessarily bad news because it does not make sense to have a new, more energy-efficient air conditioner and a gas-guzzling furnace.

Regulations aside, you may not want to wait for your old energy-guzzling air conditioner to fall apart before upgrading to a new, more energy-efficient model. Depending upon the climate where you live, how often you use your air conditioning and how long you expect to live in your home, there may be lots of money (and energy) to be saved over the long haul. A 13-SEER unit will deliver about 23 percent energy savings, compared with a 10-SEER model, and about 8 percent energy savings, compared with a 12-SEER model. Actual savings will depend on the age, efficiency and condition of the unit being replaced.

Therefore, if you live in a warm and humid climate, use your air conditioning often and expect to live in your home for a while, the higher the SEER rating, the better. Even though equipment costs increase as SEER ratings rise, you'll be money ahead in the long run. And as a bonus you'll be consuming less of our precious natural resources.

How do you determine which SEER is best for you? A good place to begin is by consulting your local utility company. They can help you determine the approximate portion of your utility bill that is devoted to cooling. A professional heating and cooling contractor can use this information to determine payback and what makes the best economic sense.

To get the best bang for your cooling buck, look for equipment that has earned the Energy Star seal of approval, and don't forget to check with your local utility company for rebates for equipment upgrades.

In addition to saving money, new products are quieter than older, less efficient models to create a more relaxed home atmosphere. Some models have been tested at 69 decibels, which is quieter than an average running refrigerator. In addition, new models use an environmentally sound refrigerant.



\$25.00 Reward



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 Rich Kobylenski (rkoblenski023@earthlink.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.

Contact CAHI

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CAHI Executive Board

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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

Artemis
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