



MONTHLY

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

January 2005

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Meeting Dates

Jan 15 *CT Law, Rules & Regs Seminar* with Attorney Kent Mawhinney

Jan 26 *Asbestos* - Steve Dahlem, Department of Public Health

Feb 23 TBA

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

Ice Dams

UNDERSTAND YOUR ENEMY: The ice dams that form on your roof, usually on the eaves, are actually born in your attic, where inadequate insulation and/or poor ventilation team up to heat up your roof.

Heat that escapes from your living space rises through your attic and gathers under your roof. Because the warmest air rises highest, your attic - and the roof outside - becomes warm near the roof's peak, but stays cool down toward the eaves. If the upper part of your roof gets warm enough, the snow blanket will begin to melt and will trickle down toward your eaves. As the melt water reaches the lower, colder part of your roof, it freezes, forming first a sheet of ice, and gradually, an ice dam that grows as the melt water flow continues. If this wall of ice gets unusually large (they can grow 2 feet tall), its weight can be a strain on your eaves. But most of the time, the pool of water that backs up behind the dam is the real villain.

Your shingles, whether they are asphalt, wood, slate or tile, are overlapping flaps that repel water just fine as long as it's flowing down your roof. The problem with ice dams is that they create reservoirs of standing water that can seep up between the shingles and leak into your living space.

IMPROVING INSULATION: This may mean adding insulation. Or it may mean spending a day in your attic with a flashlight, hunting down and plugging gaps, or "bypasses" in the ceiling below that allow warm air to flow out of your living space.

IMPROVING VENTILATION: This may be as simple as unplugging soffit vents that are blocked by insulation, painted over or filled with years of cobwebs and other unsavory junk. Or it may be tougher - you may have to add vents to both your soffit and your roof. Another possible solution is the addition of a UL approved heat tape across the roof eave.

Submitted by Carl Gerosa

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.

President's Corner

Dwight Uffer

First, let me wish all of our members and their families a Happy and Healthy New Year! As we enter this New Year many of us will find that business conditions are not what we would expect or have become used to in the past few years. There is a definite slow down in real estate sales during the months of January and February, which has been the norm for many years. In the past three or four years we have not experienced this traditional slow down due to the interest rates being low and the demand for housing being rather high. This phenomenon had to change and I believe it has! I have been in this business for over 20 years and always knew that, after December 15th of any year, business would drop off and there would be a lull until mid February or early March depending on weather conditions. You would prepare for this every year by stashing cash to carry you over and doing your marketing for the next year during these slow periods. I believe that most veteran Home Inspectors, that have been around for 10-15 years, know this scenario very well.

If any of you feel that you are not getting your share of inspections at this time of the year and the only thing to do is to reduce your inspection fees so that you will attract more customers, forget it! This concept does not work and it has been tried many times over the years to no avail. The only thing that you have done is say to the public, "I wasn't worth what you paid me last summer and this is what you should have paid me!"

It is very simple to lower your fees but extremely hard to increase them when you are trying to reflect on what the market charges or will pay.

This is the time to start visiting all of those Real Estate Agents that you have not been in touch with for six or eight months. Let them know that you are still around and would like the opportunity to serve their clients. Have a new or updated brochure in hand, as well as a stack of your business cards to leave. This is how you will get your name out there and gain recognition in the community.

Do you have a marketing strategy in place? If not, you should be sitting down and coming to grips with a plan to market yourself and your business and stick with it for the next year. If you sit home and look out the window or wait for the phone to ring, your competition will love you for your contribution to his wallet.

I hope that this will be of some use to all of you, because it is a fact, and everyone in this business, or any

business, needs to market their services in order to survive and grow. It is up to you, whether you become successful or not, and, if you do it properly, you are worth every cent that you get paid.

See you all at the monthly meeting on Wednesday, January 26, 2005.

January Keynote Speaker

This month's meeting topic is Asbestos and will feature Stephen Dahlem as the speaker. For the past 6 years Steve has been employed by the Asbestos Program at the Connecticut Department of Public Health (DPH) where he performs a primary role in asbestos regulatory enforcement. His duties include performing compliance inspections of active asbestos abatement projects; carrying out legal enforcement actions required; reviewing documents submitted by the regulated community; and providing information to the public. Mr. Dahlem graduated from Wesleyan University and has 12 years experience in the private sector as an asbestos consultant prior to the DPH.

His presentation will consist of:

- Introduction to the DPH Asbestos Program,
- Brief Regulatory Overview,
- Health Effects of Asbestos Exposure,
- Asbestos Inspector Licensure Requirements,
- Types of Asbestos Inspections,
- 25 Most Common Uses of Asbestos in the Home,
- Advice to Home Owners,
- Update on Vermiculite, and
- Q & A period.

You will receive 2 hours of continuing education credits.

Connecticut Association of Home Inspectors, Inc. MEMBER SAVINGS PROGRAM

First National Merchant Solutions (FNMS) - Connecticut Association of Home Inspectors, Inc. endorsed credit and debit card processor - is proud to introduce a payment processing program that saves you money. FNMS, a wholly-owned subsidiary of First National Bank of Omaha, is a customer-driven, market-focused payment processor with over 50 years of experience helping merchants process payments in a cost-effective fashion.

Your Connecticut Association of Home Inspectors, Inc. membership entitles you to:

- Reduced VISA and MasterCard discount rates,
- Electronic check conversion with guarantee or verification, and
- Extraordinary customer service.

Save time, improve your bottom line and service to your customers with online tools that let you take control of your business data. With instant access to your account information, FNMS Online provides a window to your company's success that helps save you time and improves your bottom line.

For more information on this program, call First National at **800-354-3988** or visit First National's Web site at www.fnms.com.



REWARD

\$25.00

**FOR ANY ARTICLE
USED IN THE NEWSLETTER**

CAHI will pay members \$25.00 for any article that is submitted and used in the monthly newsletter.

The article must be e-mailed to Rich Kobylenski
rkoblenski023@earthlink.net. Articles 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.



Important Web Site Notice

As of January 1, 2005, CAHI's web site domain name has changed to:

www.ctinspectors.com

The hyphen has been dropped. We have hired Invisible Gold as our new webmaster and server. The site has been expanded with more pages and additional information. A new directory of members listed, the message board has been simplified so as soon as you log in, the board is displayed with posted topics to reply to or

go ahead and create your own topic. The message board and library are private to members only. Within a couple of weeks we will be informing you about how to establish a login & password. We apologize for the inconvenience to those of you who already set up a login on the old site but these changes were necessary to get it right. Check out the calendar, legal and legislative news, and our newsletter archives which include the current CAHI Monthly issue. Also available are helpful links to home inspection-related web sites and a download of the Disclosure to the Consumer, the state Standards of Practice and Ethics, which are a mandatory handout to your clients prior to the start of an inspection. We have a few more bugs to get out and more additions to make that include capabilities in the very near future to allow you pay your membership renewal online as well as paying for any special seminars. Change is good and we're making it even better.

Frost Heaves

The frost that can lift an entire building is no different than what forms on your window. The only difference in this form is the frost is invisible and mysterious because it occurs below ground.

When the outdoor temperature drops below 32 degrees Fahrenheit the moisture in the ground begins to freeze, starting at the top. Frost gradually works its way downward as persistent cold weather cools the soil at ever deeper levels.

If the soil is well drained and contains little moisture, frost spreads evenly throughout the soil and won't cause trouble. But if the soil is wet, the water will often freeze in a paper thin sheet called "lens." Depending on the weather, these icy lenses can grow thicker, fed by water rising up through the soil from wetter soil

below or from the water table. When the water freezes it expands about 9% in volume. So when water freezes against the lens, it expands, thickens the lenses and compresses the soil, eventually thrusting the soil upward along with everything on top of it. This uplift is called *frost heave*.

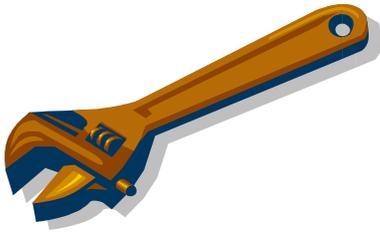
Usually the heave is virtually unstoppable, because the expansive force of freezing water is huge, somewhere around 50,000 pound per square inch. A frost heave can lift a seven story building or collapse steel reinforced walls.

When temperatures rise and the frost lens melts, the damage is already done. The cracks remain and foundations, once heaved, never quite settle back to their original place. Each year they move a bit further, until you have a major problem. Frost won't usually

latch onto the side of a house's foundation because even a small amount of heat from the interior drives moisture in the soil away from the walls. Secondary structures such as decks, garages, patios, porches and retaining walls are more likely to be affected for this reason.

Frost footings are the answer to this problem. They are installed below the frost line, where at this level frost does not occur. Another way of battling the frost used by builders is the use of non-frost susceptible soil when placing the footings. This soil is usually coarse particles of gravel and sand because they drain well thus moving the moisture away from the foundation.

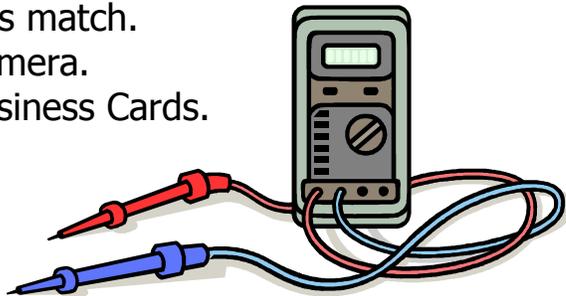
Submitted by Carl Gerosa



Tool BAG Tips



- ✓ Rechargeable flashlight.
- ✓ Battery screwdriver w/ reversible tip.
- ✓ 12" screwdriver, with notched increments every 4".
- ✓ Circuit analyzer and sniffer. Plug-in socket & Hubble.
- ✓ Compass, magnifying glass, mirror and magnet.
- ✓ Assortment of sheet metal screws and washers.
- ✓ Cloth gloves for damper openings.
- ✓ Thermometer, small tape measure, small level & golf ball.
- ✓ Assorted screwdrivers and combo pliers.
- ✓ Roll of plastic tape and a few wire ties.
- ✓ Bacterial hand rinse, mints or mouthwash and Band-aids.
- ✓ Utility knife, ice pick and scissors.
- ✓ Stubby screwdriver w/ combo bit.
- ✓ Gas match.
- ✓ Camera.
- ✓ Business Cards.



Out In the truck:

- ✓ Box of tissues, roll of paper towels and moist towlettes.
- ✓ Roll of duct tape.
- ✓ Spare batteries and bulbs for all tools, lights and camera.
- ✓ Rain suit, boots, umbrella and shoe covers.
- ✓ Moisture meter, Tiff meter and CO detector.
- ✓ Water sample bottles, ZipLoc bags for samples and surgical gloves.
- ✓ Septic dye tablets and spare radon canisters.
- ✓ Spare trousers.
- ✓ Dust mask, kneepads and Tyvek jump suit.
- ✓ Spare flashlight.

P.S. Please let me know if you have any secret weapons in your tool kit.

Submitted by Carl Gerosa

Tapes

Classic Hydronics Part 1, 2, 3 & 4
 Kids & Hazards
 Moisture Meters
 The Inspector "Heat Exchange Camera"
 Home Inspection
 Inspecting a House Before You Buy
 Avoiding Roofing Disasters
 Code Check
 Home Inspection Industry Problems
 The Home Inspection Story
 Little Giant Ladder System
 Air Screen
 The Inspector Infrared Camera
 Electrical Transformer Harmonic Currents
 Hot Water Heater Scalding Video
 Steam Heat & Hot Water Boilers
 Masonite Hardboard Siding Application
 Masonite Hardboard Siding Maintenance
 Tips
 GEO Exchange Systems
 Nu-Wal Systems
 Report Writing Seminar
 Heating Seminar
 Plumbing Seminar
 Wet Basements
 Basement Inspections
 A/C & Heat Pumps
 Legal Issues
 Expert Witness

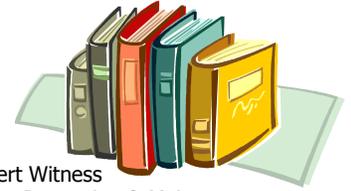


CAHI Library

Any members who have books or tapes to donate
 contact Bob Dattilo at ctinspect@yahoo.com

Books

Timber Frames Post & Beam Construction
 100 Ways to Offer Your Service
 Computer Users Dictionary
 Is Self Employment for You?
 The Business of Home Inspection
 Inspectors Resource Guide ITA
 EPA - Healthy Buildings, Healthy People
 HUD - Lead Paint Safety
 Mold, Moisture and Your Home
 IAQ Tools for Schools
 Home Come—Hydronic Heating
 Questions
 Means of Egress
 Mold Remediation Commercial Buildings
 EPA - Asbestos & Vermiculite
 Mold In the Home Fact Sheet
 EAA Guide to Indoor Air Quality
 The Termite Report
 CT Contractors' Reference Manual
 Legal Issues for Home Inspectors



Expert Witness
 Home Inspection & Maintenance
 Articles
 Keep It's Worth, Common Building
 Problems
 What It's Worth, Home Inspections
 Home Inspection Bible
 How to Successfully Operate a Home
 InspectionBusiness
 SPREI Newsletters
 Structural Exterior Wood Walls
 Structural Masonry Arches
 Cooling
 Structural Exterior Framing
 Wood Boring Beetles
 Basement Framing
 Inspecting Roof Structures
 Chimneys
 Chimney Connectors
 Electrical Hand Book

Contact Us

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Executive Board

President	Dwight Uffer , Hebron (800) 924-0932
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Director	Barry Small , West Hartford (860) 233-6948

CT Home Inspection Licensing Board

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Denise Robalard	Realtor
J. Andre Fornier	Realtor

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

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