

CAHI MONTHLY NEWS



Presidents Corner

Nostalgia

November 2019 marks the end of my 20th year in business. To date it truly has been a great ride.

Looking back over 20 years can be both nostalgic and enlightening. Having initially been mentored by an older inspector with nearly 10 years under his belt at the time I have always considered myself old school. I show up to each inspection with every intention of getting on the roof, and if not, with the ability at the very least to get to the edge of the roof if limitations exist. I continue to navigate crawlspaces when present to the appreciation of the clients. And I take great pride in continuing to produce a very detailed yet concise report limited in pages but filled with useful details and insightful information....."old school".

The industry has changed significantly. The last 20 years has seen the introduction of computer reporting programs allowing for broad generalizations with notes and caveats designed to expedite and in many cases infuse the report with archives of pictures graphic'd up by the inspector with red arrows where ever fancied. Page after page flows with little regard to how overwhelming 50, 100....or more pages may actually be to the client and their "team". It is the new norm. It is also a choice that I personally see little value in as I continue with the "old school"

When I look back upon pricing I am generally satisfied with my evolution. I have frequently engaged in the subject of pricing with respected peers during monthly meetings and while not the most expensive I maintain a price point that is both what I consider fair but also respectful to the industry overall. To those I have spoken with thank you for your candor

Continued on pg 2

MONTHLY MEETINGS – Details & Info

CAHI's regular monthly meetings are held at the Best Western located at 201 Washington Ave (RT 5), North Haven. Meetings are free to members. Most meetings are on the fourth Wednesday of the month from 7-9pm. Guests are always welcome! Guests may attend 2 free monthly meetings to experience our presentations, meet our members, and receive a CE attendance certificate.

Joining CAHI may be done at anytime of the year through our Membership Page

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Meeting Dates!

November 20th

Brown Roofing Company

Presented by: **Edward Griffin**

Brown Roofing Company, Inc. has been providing quality home improvement services in Connecticut since 1972.

December

No Meeting

January

Law Seminar

Info to come.

and insights on your pricing and doing your part to advance the narrative and allowing me to do my part to promote my periodic pricing increases to stay competitive and relevant. To those that are either afraid to increase their fees or naive to believe that they must maintain and charge turn of the century prices please understand you hurt the industry as well as yourself.

As president I would like each of you to take a year end moment to reflect upon your business. When the turn of the century "calls" hang up. It is nearly 2020. Embrace the present and look forward to the new year and future.....charge accordingly.

Best

Dan Kristiansen
President



Presenter Information

Brown Roofing Company

Presented by: **Edward Griffin**

Brown Roofing Company, Inc. has been providing quality home improvement services in Connecticut since 1972. As a family owned and operated company, they strive to provide their customers with the best roofing, siding, and gutter services available.

Edward Griffin set out to make his mark on the industry. He began by working part-time in the summers, starting at the bottom and working his way up. Through the years he has worked his way up to roofer foreman and now owner of Brown Roofing. Edward's goals have always been to build the company on customer service and satisfaction, craftsmanship, and knowledge of all products associated for installing a superior roof.

Asbestos Day at CAHI October 2019

Thank you to the CT Department of Public Health for providing an EXCELLENT SME; Ms. Kristen Day. Her presentation was well organized and delivered with energy and true involvement. She showed a passion for her field of study or work.



Why we were there



Ms. Day was informative and kept the presentation moving



Low lighting reduces glare off of many surfaces



Two homeless people that wandered in. We warmed them up with coffee and took them to the local shelter for more help

Asbestos Presentation Material

Links to Downloadable Documents from the Asbestos & Home Inspections Seminar Oct 2019

Click on the links below to download files of the materials provided at the presentation.

Agenda

2014 Vanderbilt Talc Court Document

Asbestos Siding Fact Sheet

The Asbestos Program Summary

Vermiculite Methods – EIA

PugetSound–Asb-siding- EDITED for CT

DPH is aligned with the EPA in assuming that all vermiculite is considered to be asbestos

Philip Cook Libby Vermiculite

Regulators knew about asbestos in talc 40 yrs ago

BY PAUL WINANS



What Often Kills a Business ... and How to Prevent It

A business is a fragile entity. Contracts need to be signed. The projects need to be estimated accurately and brought in on budget. The financial reports must be reviewed regularly to ensure they are accurate. Clients need to feel smart because they worked with the business. While all of this is going on, the company must be building a significant cash reserve, just in case.

And all of the above always needs to be happening.

What are the alternatives? Perhaps contracts are not getting signed because "Your price is too high," so the company starts cutting its margin. There is so much pressure to move projects through design and estimating that the resulting plans, specs, and scope of work are incomplete, leading to loss of profit as the projects that do get signed are finished. Because the owner is often the salesperson and is now distracted and distressed, the financial reports are not given proper attention, leading to the possibility of even greater problems and, sometimes, embezzlement. The company's reputation in the community drops as former clients share their experiences with their friends.

The outcome? Debt.

Debt, once it starts to accumulate, grows and grows. It is incredible how large it can become before a business owner finally realizes how bad things are.

It is difficult, but not impossible, to recover from a large amount of debt. The recovery process entails some of the same steps that avoiding debt does. Here are some of them.

CONTACT YOUR CREDITORS

Once the light bulb goes on and the owner has accepted reality, it is important to contact the company's creditors. Some will be fine with deferred payment. Others will accept a payment plan, with modest monthly payments. There will be those who insist on getting their money sooner rather than later.

Take all the input from your creditors and lay it out in a spreadsheet. By seeing it month-by-month, you can assess the company's ability to make the needed payments on time.

If it cannot make the payments, then you need to meet with those creditors that you think might give you some flexibility.

Do not avoid meeting with your creditors!

To a great degree, your trade contractors, vendors, and professionals *are* your company. And they need your business. Engage their help in your efforts to get out of debt.

CUT OVERHEAD EXPENSES

It amazes me how much money a business can spend in overhead without getting the results it thought it was paying for.

The most egregious example is marketing. The company hires a marketing company to provide a range of services that are supposed to bring in more business. But the marketing company gets paid for activity, not results. The company is left high and dry.

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Rent paid to someone else besides the company owner is another item that can often be reduced. Yes, the location of the office might be great, but the company is losing money.

Look at every item in the company's overhead. Question it.

Business / What Often Kills a Business ... and How to Prevent It

Keep in mind that the company is now in survival mode. Is the amount of money being spent on this item bringing us value? Or is this item really needed?

Do not avoid meeting with your creditors! To a great degree, your trade contractors, vendors, and professionals are your company. And they need your business. Engage their help in your efforts to get out of debt.

BUDGET REALISTICALLY

Get honest about the signed business the company has in hand and the gross profit dollars that are expected to be generated from that activity. Not what you hope will be generated, but what you think based on the company's usual outcomes. If X percent slippage from estimated to produced gross profit percent is typical, then factor it in.

Often a company with significant debt actually has a fair number of signed contracts. It simply has not been estimating accurately. Get real to survive.

IMPROVE YOUR SALES SKILLS

Improving your sales skills so you are able to sell at a higher gross profit percentage is one of the most powerful ways to get out of debt or to avoid getting into it in the first place.

Read books on how to become a better salesperson. Meet with business owners who impress you with their sales skills. Meet with fellow contractors who you think are outselling you.

From every book read or interaction you have, take at least one tip and give it a try.

Contact the Service Corp. of Retired Executives (SCORE) and see if you can work

with a retired salesperson, who might be able to coach you, often at no charge to you.

After every sales meeting you have with a potential client, assess what went well and what could have gone better. Do more of the former and less of the latter in your next sales meeting.

Avoid signing contracts with potential clients you know are not a fit for your company just because "I really need the work." Some of the worst jobs we ever did were for such people. They cost us money; they didn't make us money.

SET ASIDE 5% TO 10%

Every time a payment comes into the company, set aside a given percentage to build a cash reserve. Five percent adds up over time. Only by building up a cash reserve will you give the company the protection it needs going forward.

If you are not in debt, the best way to avoid debt is to do everything that I am suggesting. These are all sound business practices. The road back from crushing debt is hard. Do the best you can. That is all you can do.

Look at every item in the company's overhead. Question it. Keep in mind that the company is now in survival mode. Is the amount of money being spent on this item bringing us value?

But don't kill your business by simply hoping things will get better on their own.

Paul Winans sold the 30-year-old remodeling business he owned with his wife, Nina, and is now a consultant and facilitator for Remodelers Advantage on owner issues, business management, and best practices. Paul's new book, The Remodeling Life: A Journey from Laggard to Leader, is now available on Amazon. Learn more at winansconsulting.com.



Common Deck Defects

Here's a look at the framing and flashing details
that contractors keep getting wrong

by Bruce Barker

As a home inspector, I examine decks almost every day. Usually, I do this as part of a home inspection following the American Society of Home Inspectors' Standard of Practice for Home Inspections (ASHI SoP). But as more inspectors become specifically trained in ASHI's new Deck Inspection Standard of Practice, I expect to more frequently see deck inspections that are performed independently from a home inspection.

Most decks that I inspect have multiple defects, some of which present serious safety risks. This isn't a surprise on an older deck, but I've also found serious problems on recently built decks. Because I've already examined deck stair defects in a previous article (see

"Common Deck Stair Defects," Nov/Dec 2016), I'll focus here on deck framing and flashing defects.

Contrary to what some contractors may believe, home inspectors would rather not find defects during an inspection. Defects cause problems for everyone: the builder, who faces call-backs and the risk of being sued because of a deck failure; the homeowner, who has a potentially unsafe deck; and the inspector, who is faced with writing up a lengthy report.

I don't consider a "defect" simply a failure to comply with the building code. Rather, I consider it a failure to follow current best practices as presented in the American Wood Council's *Prescriptive Residential Wood*

Deck Construction Guide, or DCA 6-15. Building codes are the minimum standard; they are not the standard for contractors who build quality decks. Remember, too, that the building official is not responsible for ensuring that a deck is safe, or even that it complies with local building code. You, the contractor, are fully responsible for both of these. A deck that passes local code inspection may still be unsafe; therefore, I consider DCA 6-15 to be the standard to which all decks should be built, regardless of what might be allowed by a code official.

Deck Ledger Attachment

Most of the decks I inspect are supported on one end by a ledger attached

PHOTOS BY BRUCE BARKER



Figure 1. Older decks frequently have ledgers that have been nailed rather than screwed or bolted to the house (A), but the author sometimes finds this problem on recently built decks too (B). Note the nailed double-ledger connection, which is in the process of separating, in photo (C).



Figure 2. Ledgers shouldn't be fastened to a cantilevered projection (A), to brick veneer (especially with masonry screws) (B), to the web of an I-joist rim board (C), or to OSB sheathing (D). This ledger, on a year-old deck, was fastened to an I-joist rim board with carriage bolts; neither the fasteners nor the method are allowed by code, despite the blocking (E). Adding a washer to a carriage bolt doesn't make the connection code compliant (F), but it's better than forgetting the nut and washer (G). Also note that this bolt is too close to the edge of the rim joist and could cause it to split.

to the building. These ledgers are subject to vertical loads (gravity) that try to pull the deck down from the building, and horizontal—or lateral—loads that try to pull the deck away from the

building. The requirement that the deck ledger be positively anchored to the building to resist both loads or that the deck be freestanding has been in the code for many years (R507.8 in the 2018

International Residential Code), but—based on what I've seen—this requirement is still not well understood, and it is still not widely enforced.

For example, surprisingly, I still



Figure 3. White rust is already forming on this joist hanger, which is only approved for interior use (A). Metal-roofing screws aren't approved joist-hanger fasteners (B), nor are roofing nails (C); all of the holes in metal hardware should be filled with approved hanger nails or structural screws, and the hanger flanges should fit snugly against the joist (D). Metal hardware shouldn't be field-modified; with its seat removed, this hanger provides minimal joist support (E).

find ledgers that have been nailed to the framing, which is prohibited by both DCA 6-15 and the IRC (**Figure 1**). When I do, I complete my inspection, then explain the risks to my clients and advise them (and their real estate agent) not to walk on the deck until it is properly attached to the house. In my report, I highlight this defect in red ink to emphasize the importance of this finding and recommendation.

Reactions vary. A few people—usually the agents—believe I'm being overly cautious. On the other hand, most clients seem to appreciate my concern for their safety.

Even when bolts or screws are used to attach the deck ledger to the building, many of these deck ledgers are improv-

erly installed. I've seen plenty of creative—but incorrect—ways to attach a deck ledger to a building. I've discovered ledgers that have been bolted to masonry walls, to OSB sheathing, and even to the web of an I-joist rim board (**Figure 2**).

Another problem is ledgers that are attached to cantilevers. Because cantilevers aren't typically designed to support the loads from a deck, both the IRC and DCA 6 require that the band joist supporting the deck ledger be fully bearing on the structure, effectively prohibiting attachment of a deck ledger to a cantilever.

One of the key details I'm looking for during an inspection is that the deck ledger is solidly attached to a dimensional-lumber band joist or to a 1-inch-

thick (or greater) engineered rim board. I also pay close attention to the fasteners, since the primary job of the bolts or screws is to resist the vertical loads imposed on the deck ledger. These fasteners should comply with the requirements in the IRC and meet DCA 6-15 guidelines.

While the bolt and screw rules in the IRC and DCA 6-15 are based on the use of 1/2-inch-diameter galvanized machine bolts or lag screws, builders sometimes use smaller-diameter fasteners, such as LedgerLoks or Simpson Strong-Tie SDWS and SDWH fasteners. These structural screws need to be installed according to the manufacturer's instructions. You can't simply substitute them one-for-one with

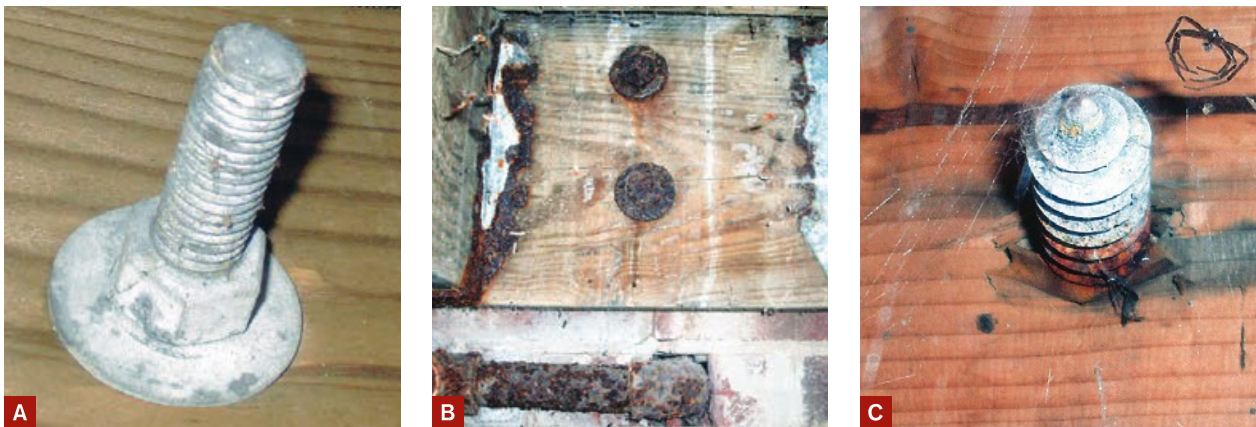


Figure 4. The white rust on this ledger bolt indicates that it is still safe but is nearing the end of its service life (A). The extensive red rust on these bolts indicates that the hardware should be replaced immediately (B). Water intrusion is causing wood rot and the red rust on this lag bolt; the connection is likely weakened (C).

the 1/2-inch-diameter fasteners spelled out in the code. And while larger-diameter fasteners may be used, the location details change (more distance is required from the edges of the ledger).

Whether or not bolts or screws will provide the necessary lateral load resistance requires a structural analysis of the specific deck. It's a lot easier—and less expensive—to follow one of the prescriptive methods spelled out in the IRC and in DCA 6-15. At around \$35 for a set of four SST DTT1Z (or similar) connectors and the necessary fasteners, easy-to-install tension ties are a low-cost way to help ensure full compliance with the lateral-load provisions in the IRC and conform with DCA 6-15.

Joist Hangers and Fasteners

I often find problems with joist hangers and other metal hardware. Sometimes the deck builder has used hangers intended for interior use, when he or she should have used G185 (minimum) galvanized hangers, or even stainless steel hangers in coastal areas. One way to verify that a Simpson Strong-Tie joist hanger is suitable for use on a deck is to look for a Z (galvanized) or an SS (stainless steel) at the end of the model number (**Figure 3**).

It's not unusual to see joist hangers fastened to the framing with roofing nails or drywall screws. Hardware manufacturers typically specify the type and size of fasteners that must be used with their products; in general, screws—except those specifically allowed by the manufacturer—should not be installed, nor should you mix metals.

Curiously, I often find hangers installed with just two or three fasteners. In almost all cases, joist hangers should have a manufacturer-specified fastener in every round and oblong hole.

I often find field-modified hardware too, but in most cases, joist hangers and other hardware should not be bent unless the manufacturer allows bending. Even then, the hardware should be bent only once to the required position.

One of the most important things I look for when inspecting a deck or balcony is white or red rust. White rust appears on metal hardware as white stains, indicating that the protective zinc coating (galvanization) is deteriorating. While white rust indicates that hardware is nearing the end of its service life and should be monitored regularly, significant red rust indicates that the component has reached the end of its service life and should be replaced (**Figure 4**).

Deck Flashing

It won't matter how well a deck ledger is attached to a building if the band joist or rim board it's attached to is water-damaged. The bolts or screws may withdraw from water-damaged wood, and if this occurs, the deck will collapse. Even though flashing details are not spelled out in the IRC, properly installed deck flashing is essential for the long-term structural integrity of a deck (**Figure 5**).

Properly installed flashing is also essential for the long-term performance of the building. Water damages building components and provides moisture that is necessary for fungal (mold) growth. Mold claims can be very costly to deal with. Properly installed deck flashing is, therefore, essential on several levels.

When I inspect a deck, I look for deck flashing that is integrated into the wall drainage system and into the flashing for wall penetrations, such as doors, that open on to the deck. The objective is to direct water away from vulnerable wood and away from entry points into the building, but builders often get the details wrong, with serious—and sometimes catastrophic—consequences. Seemingly minor flashing errors can admit a lot of water into a wall assembly.

Common Deck Defects



Figure 5. The sheathing and band joists on these homes (A, B) are in rough shape, thanks to moisture intrusion from their decks, and require replacement. Improperly installed ledger flashing on a one-year-old deck was the cause of this water damage (C). Flashing is often improperly installed underneath door thresholds (D) and where ledgers intersect with other building components, such as a roof (E). During a new-home inspection, the author discovered flashing that hadn't been integrated with the water-resistive barrier underneath the home's siding (F).

Cantilevered Balconies

During a home inspection, I pay particular attention to cantilevered balconies and their flashing details, since failure to install proper flashing and ventilation where cantilevered balcony joists penetrate the building wall can contribute to catastrophic balcony failure. This is what caused a balcony to collapse on an apartment complex in Berkeley, Calif., in June 2015, resulting in the deaths of six students.

Cantilevered balconies are vulnerable to deterioration and failure, especially if they are covered on both the top and bottom. The framing that supports these top- and bottom-covered balconies can get wet and can stay wet. There is usually no ventilation of these balconies to help the framing dry. This constant wetness hastens deterioration. In addition, these balconies cannot be visually inspected without destructive measures. Deterioration can go on for years until failure occurs.

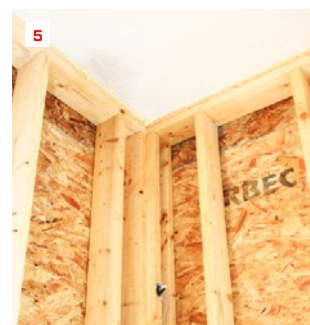
To head off these problems, I recommend that existing wood balconies that are enclosed be retrofitted with ventilation and inspection openings. These features should also be incorporated into new cantilevered balconies built with wood, along with some version of the flashing details developed by California architect Patrick Burger, which you can find in the *PDB* article "A Path to Safer Balconies" (Mar/Apr 2016), at deckmagazine.com. —B.B.

Deck Inspections

If you're not doing this already, you should recommend or offer an annual deck and balcony inspection to your clients. This is especially important if the home is near a large body of water or is a rental property. Regular inspections are important to spot visible indications of unsafe conditions and potential failure. A visual inspection is usually adequate for the annual inspection of newer residential decks and balconies. A comprehensive inspection based on the ASHI Auxiliary Standard of Professional Practice for Residential Deck Inspections is better for older decks and balconies, those near water, and those at a rental property. ❖

Bruce Barker is a licensed contractor and certified ICC inspector. He owns Dream Home Consultants, in Cary, N.C.

BY JIM BRADLEY



Moisture led to mold discoloration on this OSB sheathing (1, 2). After gearing up with protective equipment, the author pours mold stain remover into a hand-pump sprayer (3) and applies it to the affected areas of the OSB (4). Within minutes, the solution has eliminated the staining and restored the OSB to a like-new appearance (5).

Cleaning Up Moldy OSB

Over the years, I've encountered mold-stained or mildewed wood on more than one occasion. During my career as a home-performance contractor, I used to see mold-blackened surfaces from time to time in locations where moist air was contacting a cold surface, such as the underside or back of OSB roof or wall sheathing. These days, I work as a project manager in a new-construction environment, but I still sometimes see surfaces where moisture has allowed mold to grow. In all of these cases, dealing with the situation requires two steps: Remove the source of moisture, and clean up the mold-blackened surface.

From experience, I've learned to rely on one particular cleaning product for cleaning up moldy OSB: MMR mold stain remover from Bad Axe Products (badaxeproducts.com). The formula for MMR includes sodium hypochlorite (which bleaches the wood and cleans up the mold stains) and some proprietary surfactants (which help the formula soak into the surface).

Before you handle this powerful chemical, you should be prepared. I follow manufacturer recommendations and suit up with DuPont Tychem 2000 full-body chemical protective coveralls and a full-face respirator with a P100 organic vapor cartridge, available online from Jon-Don janitorial products (jondon.com), which also supplies MMR. I don plastic gloves and tape the gloves to the protective suit sleeves. Then I pour the MMR into a hand-pump sprayer and spray it full strength onto any surfaces I need to clean.

The product requires no scrubbing. The powerful bleach starts to work within seconds and brings the blackened wood surface back to a lumberyard-clean, bright condition in less than a minute. Once the material dries (in a day or so), it leaves no residual trace.

Jim Bradley is a project developer and manager for Hayward Design Build in Colchester, Vt. He is the president of the Vermont Builders and Remodelers Association.

Photos by Tim Healey

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		They have served as our primary leaders and in other capacities since 1992.	
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