

CAHI MONTHLY NEWS



Presidents Corner

This year marks the 30th anniversary of the Connecticut Association of Home Inspectors, Inc. An idea created by David Hetzel and implemented by him and nine other founding members, it has survived and flourished since 1992. Many people have sat on the board and help navigate the organization to where it is today. Many Connecticut home inspectors have been members over the years and benefited from the education and the comradery of our monthly meetings. And many trade professionals have imparted their wisdom on those members over that time frame. We thank ALL of those people for making CAHI what it is today.

As most other organizations, we are seeing a reluctance of members to join the board. It is a voluntary donation of one's time and energy and while not an exorbitant amount, some effort must be made. Our current officers and directors have been doing a very good job of handling the "day to day" tasks that keeps this organization alive, and for one appreciate their efforts. Combined, there is approximately 200 years of home inspection experience tied up in a bow and available on this sitting board. That is VERY impressive. However we have not been able to really promote CAHI to allow the members to reap maximum benefits.

By now you already know that CAHI has a new website. The board felt that the timing would be perfect to launch it in conjunction with our 30th anniversary. Our website was old and outdated, hard to navigate

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Meeting Dates!



Sept 28th

Bartlett Tree Experts

Presenter Rick Daniels

International Society of Arboriculture
Licensed Arborist, CT State Licensed
Arborist, Certified Tree Risk Assessor,
Manager of Bartlett Tree Experts
in Simsbury, CT.

Problematic Trees

Hazardous Trees, Insects & Diseases,
Root issues, Invasive Species, etc.

The goal of the discussion will be educate inspectors on common issues with trees that should raise concern and know when to call in an Arborist.

Oct 26th

TBD

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 also broadcast via Zoom.

Meetings are still free to members but RESERVATIONS are a MUST.

Reservations can be made at our CAHI website.

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.

Presidents Message Continued:

and basically useless other than as a billboard. Our new website and the company building it, will take some of the work load off our board members, generate traffic to our site and hopefully business for our members. It will be a platform to reach out to the public and to Realtors, and will be able to do much more. So, take a look at it and tell us what you think. Log on and customize your dashboard. I think you're going to like it.

In reviewing the local real estate market, it appears to be in a state of flux. Multiple offers are still occurring but not at the rate they were a year ago. Over priced homes that need work are sitting on the market driving prices down, with some buyers pulling out of the market for now, and the lower end buyers being driven out by high prices and higher interest rates. I read one article that warns house prices may drop 25%. It wasn't that long ago when the same people predicted a rise of 40% in housing pricing and you know what, it happened. My \$150,000 house in 1988 was worth \$300,000 in 2005.

During a recent conversation about the current real estate market I was asked, "when do you think the market will get back to normal?" The real estate market is always normal in my opinion. In other words, it's always normal for the moment because it is always in flux. The fluctuation may sometimes be long and drawn out and some times short a quick but it is always influenced by other factors happening at that point in time. For us over the past three years it was a mass exodus from New York, a pandemic, a new administration, a war in Europe, inflation, supply chain problems etc. That was the norm for 2020 to 2023 and the real estate market changed accordingly. So our current market is the norm...for now... until something else comes along that is influential enough to change it. For us old timers we can say we have been through this before while some of the newer guys may be in a panic. This is what we do, we wait out the storm.

Stan

"Normal is an illusion...what is normal for the spider is chaos for the fly"

— Morticia Addams

Home sales fell nearly 6% in July as housing market slides into a recession

By **Diana Olick**

KEY POINTS

- Sales of previously owned homes fell nearly 6% in July compared with June, according to a monthly report from the National Association of Realtors.
- Sales dropped about 20% from the same month a year ago.
- “In terms of economic impact we are surely in a housing recession because builders are not building,” said Lawrence Yun, chief economist for the Realtors.



Sales of previously owned homes fell nearly 6% in July compared with June, according to a monthly report from the National Association of Realtors.

The sales count declined to a seasonally adjusted annualized rate of 4.81 million units, the group added. It is the slowest sales pace since November 2015, with the exception of a brief plunge at the beginning of the Covid pandemic.

Sales dropped about 20% from the same month a year ago.

“In terms of economic impact we are surely in a housing recession because builders are not building,” said Lawrence Yun, chief economist for the Realtors. “However, are homeowners in a recession? Absolutely not. Homeowners are still very comfortable financially.”

The July sales figures are based on closings, so the contracts were likely signed in May and June. Mortgage rates spiked higher in June, with the average rate on the 30-year fixed loan crossing 6%, according to Mortgage News Daily. It then settled back into the high 5% range. That rate started this year around 3%, so the hit to affordability in June was hard, especially coupled with soaring inflation.

A sign is posted in front of a home for sale on July 14, 2022 in Corte Madera, California.



Justin Sullivan | Getty Images

Homebuyers are also still contending with tight supply. There were 1.31 million homes for sale at the end of July, unchanged from July 2021. At the current sales pace, that represents a 3.3-month supply.

While demand is falling off due to weaker affordability, prices remain stubbornly high. The median price of a home sold in July was \$403,800, an increase of 10.8% year over year. Price gains are now moderating, though, as this is the smallest annual rise since July 2020.

“The median home sales price continued to climb, but at a slower pace for the fifth consecutive month, shining a light on how downshifting buyer demand is moving the housing market back toward a more normal pace of activity,” said Danielle Hale, chief economist at Realtor.com. “A look at active inventory trends shows that home listings were nearly twice as likely to have had a price cut in July 2022 compared to one year ago.”



Sales activity continues to be stronger on the higher end of the market, although that too is fading fast. There is simply more supply available on the top tiers. Sales of homes priced between \$100,000 and \$250,000 were 31% lower compared with the year before, while sales of homes priced between \$750,000 and \$1 million were down 8%. Sales of homes priced above \$1 million fell 13% from a year ago.

First-time buyers represented just 29% of buyers in July. Historically they usually make up about 40% of sales, but they are clearly struggling the most with affordability. High rents are also making it harder for them to save for a down payment.

Even as sales slow, this is still a fast-moving market. A typical home in July went under contract in just 14 days, which matches the fastest ever recorded in June. One year ago, it was 17 days. Yun called that “unusual.”



Diana Olick

CNBC Senior Climate and Real Estate Correspondent

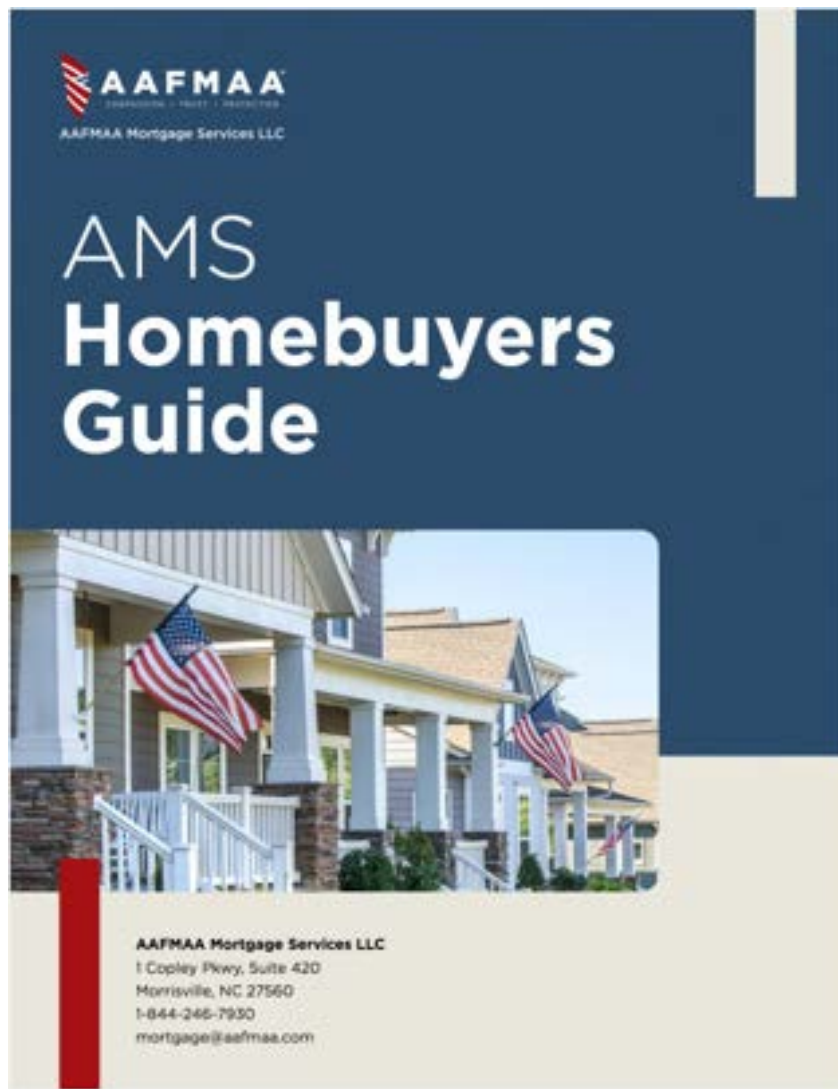
Diana Olick is an Emmy Award-winning journalist, currently serving as CNBC’s senior climate and real estate correspondent. She also contributes her climate and real estate expertise to NBC News NOW, MSNBC, NBC’s “Today” and “NBC

This article appears on **cnbc.com** Click on the Videos or [HERE](#) to visit the online article..

Homebuyers Guide

AAFMAA Mortgage Services offers a digital Homebuyers Guide on their website.

Click the image below to access the website and the Homebuyers Guide



Get a Home Inspection

Most prospective buyers will want to get a professional home inspection lined up as soon as they're under contract on a home. A home inspection and the VA appraisal are not the same thing. Unlike the appraisal, a home inspection isn't mandatory. But you should treat it that way.

A home inspection is much more granular and detailed than an appraisal. It's a truly in-depth look at the property. The inspection focuses on a home's problem areas and makes recommendations for improvements. It's a way for buyers to gain as much information as possible about a property and to make an educated decision about whether to proceed with the transaction.

Home inspectors are professionally trained to evaluate every last detail of a home, including structural elements, plumbing, wiring and heating/cooling systems. These experts can assess current problems and highlight potential issues that may be on their way.

Professional home inspectors can also remain emotionally impartial while evaluating a home, which some buyers may not be able to do. Think about it: If you've already fallen in love with a home, you don't want to look for reasons to derail the process. To obtain a fair assessment, you need to rely on someone who can remain objective.

That assessment can have a huge impact on your purchase, because it allows you to reopen the contract to negotiation, provided you have a home inspection contingency. A professional home inspection alerts you to a home's negatives before the deal is done and gives you a chance to rethink and renegotiate the purchase contract.

Without an inspection, you're out on a wire, and there's no safety net. Imagine purchasing a home only to discover in six months that your roof is failing, the wiring is on the fritz and the foundation is crumbling. It's not a pretty picture.

In fact, some buyers prefer to have the home inspection first before deciding whether to move forward with (and pay for) the VA appraisal. If the home inspection turns up major problems that buyers don't want to deal with, there's little sense in moving forward with that property. In those cases, buyers with a home inspection contingency in their purchase agreement can typically walk away from the deal with their earnest money intact.

Finding a Home Inspector

Not all home inspectors provide the same level of service. To find an experienced, reputable home inspector, consider the following tips:

- Use recommended inspectors. Ask your real estate agent or even your loan officer for home inspector recommendations. One of these professionals should be able to recommend quality inspectors in your area. Also check with friends and family members who have recently purchased homes.

- Check with trade groups. Organizations like the American Society of Home Inspectors or the National Association of Home Inspectors maintain a list of local members. Inspectors have to go through a certification process to belong to these organizations, which helps ensure members maintain a high level of service.
- Examine qualifications. Some states require home inspectors to be licensed. Check with your real estate agent about licensing requirements in your state, and make sure that your inspector meets those requirements.
- Ask to see a sample inspection report. A sample inspection can tell you a lot about an inspector's abilities. Is the report clear and thorough? Are images of deficiencies included? Does the report make recommendations for potential homebuyers? Failure to include any of these items is a warning sign. You're responsible for the cost of a home inspection, and you want to make sure you're getting your money's worth.
- Ask about costs. Ask about fees before hiring an inspector. Home inspection fees vary based on the provider, the size of your home and your location. A common range for home inspection costs is \$300 to \$500, according to the U.S. Department of Housing and Urban Development. Considering the amount you'll ultimately end up paying for your home, that's a relatively minor price to pay for peace of mind.

Scope of Inspection

An inspector will examine practically every corner of your home for current or expected problems, from the roof to the crawl space and everything in between.

Inspectors will examine a host of areas, including:

- Heating system
- Central air conditioning system
- Plumbing
- Electrical systems
- Roof
- Attic
- Insulation
- Walls
- Ceilings
- Floors
- Windows/doors
- Foundation
- Basement/crawl space
- Structural components

The inspection report will detail the current condition of a home and list any problems that may be on the horizon. Your home inspector will typically spend at least two hours evaluating your home. Try to be present for the inspection. It's a great way to become more familiar with the home and its potential problems.

Your inspector will usually provide a detailed inspection report within a few business days. The report will contain extensive data about the condition of the home and recommended repairs.

As a buyer, you can decide how to proceed at this point. If the inspection uncovered a crumbling foundation or a huge sinkhole in the backyard, you may be thinking twice about your purchase.

If the inspection revealed a few minor problems, you can renegotiate the contract with your seller. When you made your original offer, you believed the home was in a certain condition. The inspection provided new information, so the value of the home may have changed.

Let's say that an inspection revealed a home has foundation problems. You could ask the seller to pay for the repair work or to renegotiate the terms of the contract. You could consider trying to pay for the repairs yourself. Or you might decide that you don't want to move forward on a home with foundation issues.

As long as your contract is contingent on the results of a home inspection, you're free to walk away with your earnest money back. The only cost to you is the home inspection fee.

This is another time when having a good real estate agent can make a big difference. Lean on them and your lending team when deciding how to pivot based on the home inspection.

Remember, too, that there's a danger in asking for too much. Most buyers won't ask a seller to fix every single item from the inspector's report. Focus on the major problems.

Inspections for New Homes

It definitely makes sense to get an inspection on an existing home. Outdated air conditioning units or old wiring could pose big expenses or big safety hazards to new buyers.

But do you really need an inspection if you're purchasing a brand new home?

Just because a home is new doesn't mean that everything has been built safely or correctly. Short-cuts may have been taken, safety measures may have been skipped or improper materials may have been used. A home is a big investment, and it's important to take the necessary precautions.

No matter what type of home you're purchasing, we strongly recommend a professional home inspection.

5 Common Solar Panel Installation Misconceptions

Green Living - By Eric Murrell

Are you aware that America ranks third when it comes to solar energy usage around the world?

As more people learn about the benefits of renewable energy, it's possible that we could climb to first place. While corporations can create the most positive changes for our environment, homeowners should also consider installing solar panels on their roofs.

As it turns out, there are plenty of popular myths about home solar panel installation that deter people from making this transition. Read on for the ultimate breakdown so you can see why solar is the way to go.

1. Solar Panels Only Work in Sunny Climates

People who live in states like Florida, Texas, or California may feel like investing in solar energy is a no-brainer. However, most other states don't get nearly as much sunlight year-round. The good news is that solar panels are designed to generate power even when it's cold, cloudy, or snowy.

2. You Need to Save Up for Solar Panel Installation

It's true that the solar panel installation cost may make you raise your eyebrows. However, you need to focus on the fact that solar panels will last for 25 years or longer.

This investment will save you tons of money over the years because you'll make a profit by cutting out expensive electric bills.

3. Solar Panel Maintenance Is Hard Work

Solar panels are quite durable since they need to survive all kinds of harsh elements. To keep your panels in top shape, you'll only need to wash them once in a while so they can soak up the rays as efficiently as possible.

You can also get professional maintenance services each year to make sure that everything is working well.

4. Solar Panels for Homes Aren't Desirable to Buyers

25 years is a long time for most homeowners. If you plan on moving somewhere else before your solar panels need to get replaced, then you may be worried about how the installation can affect your home's value.

You'll be relieved to know that solar panels are a hot feature that buyers will fight for. You should be able to earn a profit when it's time to sell your home.

5. All Solar Panel Installers Are the Same

It's worth doing your research before you choose a solar panel installer in your community. Working with companies like BR Solar that have a stellar reputation nationwide will ensure that you're satisfied with the final results.

If you try to save money by hiring a shady company, then you could regret the decision to go solar. Are You Considering Home Solar Panel Installation?

Taking the time to learn about the most common home solar panel installation myths allows you to make an informed decision. If you're ready to start saving money and protecting the environment, then don't hesitate to gather quotes from local installers.

AUTHOR



Eric Murrell

Eric is the creator of At Home in the Future and has been a passionate fan of the future since he was seven. He's a web developer by trade, and serves as the Director of Communication and Technology for a large church in Nashville, TN (where he and his family are building a high tech home in the woods).

Safety Tips for School Daze!!

With school starting and thousands of children soon waiting at the end of their driveways or on the side of a road for the bus, I wanted to remind everyone to be careful on our public roadways.

When school is in session, drivers should use extra caution, especially near bus stops, schools, playgrounds, and athletic fields.

Safety tips for drivers:

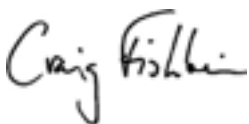
- State law prohibits passing a school bus with its lights flashing. Some school buses are equipped with cameras to record passing drivers.
- Observe the no-passing law and expect the unexpected when traveling near school buses in school driveways.
- Watch for children, especially when driving in neighborhoods with school zones.
- Drive slowly.
- Watch for children walking in the street, especially if there are no sidewalks in the neighborhood.
- Watch for children playing and gathering near school bus stops.

Safety tips for parents and children:

- Be waiting at your bus stop 5 minutes ahead of the scheduled pick up.
- Wait 10 feet back from the road and wear visible clothing.
- Always wait for the bus driver's head nod before boarding the bus or crossing the street. They're watching out for you!
- If you can't see the driver, then the driver can't see you. Make visual contact!
- If you drop something in the road, leave it. If it's important, make sure the bus driver knows you're about to bend down and possibly disappear from his/her sight.
- If an important item ends up under the bus, do not retrieve it unless the driver gives you permission to do so.
- Board the bus and quickly find a seat.
- Avoid distracting the bus driver for anything other than an emergency.

I hope this information is helpful and I wish you all a safe and successful school year!

Please feel free to share this information with anyone who may benefit. As always, if you have questions or concerns about state government please contact me at craig.fishbein@housegop.ct.gov or 1-800-842-1423.



This is a bit dated but a good example of who has the best “Technology”. As home inspectors we are bombarded by organizations trying to sell us special equipment and training. Some good, some bad, and some too expensive or cumbersome and time eating.

Best investment I made was continuous monitors for radon testing. No more trips to the lab and a 3 day processing wait. As a CAHI member, have you found some good equipment that might be helpful to many of us. Write me a short email for next month. - Al

The New Affordable Quadcopter That Large Drone Companies Don't Want You To Know...

By Johnathon Lange



Have you been jealous of all those amazing bird's eye shots you keep seeing others post? Have you been struggling to find ways to keep your social media fresh and interesting? And have you also been wanting to do both without having to save an entire paycheck only to crash the device into a tree because of awkward controls?

This amazing new drone has you covered on all these bases and more. Competition on social media is growing by the day and the need and desire to innovate with new and better-quality content is growing with it. Whether you make travel vlogs, do extreme photography or even run a business, making your social media pop is more important than ever.

The top players have already adopted drones for their ability to generate impressive videos and photos from the air, investing thousands into these revolutionary but expensive pieces of technology with great results.

For years, only the already rich and successful could afford this luxury, flexing their big brand drones, taking fancy pan videos and poolside selfies.

But with this new drone, the bar for entry has finally dropped so low that anyone can do it, with a brand-new device that delivers great quality, ease of use and, far more importantly, a fantastic price. If you're looking for ways to get more followers, or just make your social media look amazing, read on.

What is it?



It's called the **QuadAir Drone**, the best way for anyone to easily up their social media quality, be it IG stories, YouTube videos or Facebook.

A pair of German engineers were struggling with the massive size and expenses of the standard brand drones and decided to design a solution themselves. The result was the QuadAir Drone, a revolutionary and remarkably affordable new drone.

Light and compact, it can literally fit in your pocket, so you can easily carry it with you anywhere, from the tallest of mountains to the loneliest of roads. And all this while still packing all the quality of a much larger and more expensive drones.

Take pictures, videos or even livestream directly through your phone! The only limit of the QuadAir Drone is your own imagination.

We took the QuadAir Drone for a spin to see if it lives up to the hype.

What Makes QuadAir Drone So Special?



The first thing hit us immediately as we started setting it up. It took us just 10 seconds after downloading the app and putting in the battery to connect the QuadAir Drone to our test phone and send it into the air. Instantly ready for use to take some impressive shots...

It was so easy to operate and fly that even one of our guy's 6-year-old son managed to do it.

It's **gravity sensor** and **wind resistance** made sure the videos we took outside were remarkably smooth and crisp in a way we simply did not expect from such a tiny device.

We even found a clever use for its **altitude hold mode** by using it as our camera for a different product review video, while our regular camera guy enjoyed his time on the studio sofa, giving us everything from **eye level footage to fancy shots** that wouldn't shame a Hollywood crane camera, all still from the comfort of that sofa, of course.

Finally, we took it apart to make our final comprehensive features list:

- **Light, Foldable, and Compact** – The smallest drone we've seen that can pack this sort of quality while still fitting inside your back pocket.
- **Excellent Battery Life** – Because what's the point in a drone if it can only fly for half an hour for each charge. This drone comes with a vastly improved battery.
- **WiFi FPV and Simple Smartphone Control** – Easily connects to any android or iOS device.
- **Strong and Tough** – We intentionally crashed it into the office wall and dropped it on the floor but the QuadAir Drone, with its tough ABS plastic casing, kept on going like nothing happened.

- **6-Axis Gyro Self-Stabilization Technology** – one of the smoothest flying drones we've ever tested.
- **Great 12 Megapixel and 120 FPS HD Camera** – very stable high-quality photos and crisp smooth videos.
- **Panorama Mode** – One press of a button and you get a fancy 360 degree aerial shot.
- **Virtual Reality Support** – The QuadAir Drone is the only drone of this size we've seen that can even support 3D VR!

plus a lot more...



Alright, so the QuadAir Drone has some of the fanciest features we've ever seen, in one of the smallest packages we've ever seen, but where's the catch? How much money will I have to shell out for this fancy little machine?

Every other brand we looked at that offered anything even close to what the QuadAir Drone offers was around \$400.

But to our complete shock, the retail price of the **QuadAir Drone** is just \$200! Half as much! And then we received an even bigger shock when we learned about its **launch promotion** taking it down further 50% to **just \$99**. With free international shipping!

And we have those two German engineers to thank, who did not want to start building a brand, open shops or buy ad time on TV. They just wanted a **high-quality affordable drone** for everyone to enjoy, and let the reviews speak for themselves.

But don't just take our word for it, here's what a few satisfied customers had to say:

"I always do a lot of travelling and take lots of photos but started to get tired of my old selfie stick. All the I saw were so big and expensive but then a friend sent me a link for this one and I got hooked. Now it goes with me everywhere and my profile looks better than ever with all the videos and pictures I take with it haha." – Tim

"The regular photos we would post on our business IG were nice, but we just looked like any other restaurant. Then we found this little guy and our restaurant just exploded thanks to the amazing bird's-eye views we started posting." – Peter

"OMG this tiny little drone is amazing! I regularly do running vlogs through the park and my friend was really getting tired of having to run or cycle next to me while trying to keep the camera steady. Now she doesn't even have to leave the park bench and I get such smooth shots! And it was so cheap too!" – Rachael

Conclusion: Is It Worth It?

Overall Rating	98%
Ease of Use	99%
Specifications	97%
Value of Money	99%

Yes! I could keep on talking about how much we loved it and what an inseparable part it has become of our office camera equipment, but I'd rather just cut it short and tell you to just go get one.

It's incredibly affordable and your social media will never look the same again.

[Get Your QuadAir Drone Before the Sale is Over >>](#)

How Do You Get QuadAir Drone?

In 3 very easy steps:

1. We recommend getting the original QuadAir Drone from the official website.
2. Download the QuadAir Drone app to your smartphone.
3. Spice up your social media with amazing and creative new content.

NOTE: QuadAir Drone IS NOT AVAILABLE ON AMAZON OR EBAY.

See original article click [HERE](#).

InspectorPro Insurance - Request for Articles

We need your help writing the following articles!!!

- **Older/Historic Homes:** How is inspecting an older or historic home different from a typical home inspection? Which defects are most common? What advice do you have for inspectors that are new to inspecting old homes?
- **Underestimated Defects:** Have you ever noted an issue that became a much bigger problem than you foresaw? Have clients called to ask why you didn't tell them to repair it immediately? Any advice to avoid underreporting the severity of certain defects?
- **Hiring Subcontractors:** Do you often subcontract out inspections, whether they are full inspections or for ancillary services (mold, radon, pool/spa, etc.)? What benefits do you get from this? What advice do you have for inspectors looking to do this for themselves?
- **Black History Month Spotlight:** This next Black History Month, we are highlighting Black home inspectors in the industry. If you would like to share some of your experience working in this industry and building a business, sign up for an interview!

Volunteer to be interviewed for a chance to contribute to our upcoming articles. Your participation is what makes our content great.



Thanks for your willingness to share your opinion and know-how!

Sincerely,

The Marketing Team
InspectorPro Insurance

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CAHI Executive Board		CAHI Presidents	CT Home Inspection Licensing Board	
President	Stan Bajerski 203-257-1694	Stanley Bajerski	Larry Willette, Chairman (Tolland)	Inspector
Vice President	Kevin Morey 860-488-8148	Bernie Caliendo	Richard Kobylenski (Coventry)	Inspector
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Director	Al Dingfelder 203-376-8452	David Hetzel	Vacant	Inspector
Director	Mike Drouin 860-384-2741	William Kievit	Vacant	Public Member
Director	Dan Kristiansen 203-257-0912	Richard Kobylenski	Vacant	Public Member
Director	Jeff Poynton 203-528-6341	Dan Kristiansen	<p><i>The Licensing Board meetings are held at 9:30 am Dept of Consumer Protection 165 Capitol Avenue. Hartford</i></p> <p>The public is always welcome.</p>	
		Scott Monforte		
		Joseph Pelliccio		
		Pete Petrino		
		Dwight Uffer		
		They have served as our primary leaders and in other capacities since 1992.		
		Please thank them for their service when you have a chance.		

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