

# CAHI MONTHLY NEWS



## President's Corner

**EDUCATION.** It's the foundation of this organization. It is the basis of just about everything. The more you know, the better you can be, personally, at the work place, for the greater good.

The education committee of our board works hard to try and get new speakers to address fresh topics to help us be "all that we can be". IT IS A DIFFICULT TASK to say the least. Ask yourself, why would anyone want to address our group about anything if there is nothing in it for them? Why do your board members want to beg people to come and speak? Still, board members spend hours chasing down leads, making numerous phone calls, collecting information and making sure speakers are available. Speakers usually have to reformat their subject material so it applies to us. Their lesson plans then need state approval so we can be educated and acquire our continuing education credits.

Having said that, I would like to address an incident that occurred at our last meeting. One of our members called out our speaker regarding comments that he felt were erroneous and misleading. Catching the speaker off guard, he carried his concern a little too far in my opinion, and the debate got somewhat heated. This is the first time in the 14 years that I have been a member that this has happened. So let me nip this in the bud.

When we invite someone to speak to us they are guests in our house. We should treat them with respect in every sense of the word. Treat them as you want to be treated as you conduct your inspections. They are gracious enough to spend their time sharing their knowledge with us. Let us appreciate that. Where the subject matter is helpful or redundant, well presented or suspect, respect their willingness to speak to us. If you feel that information presented may be skewed, address it privately with the speaker in a professional manner at a break or after the meeting has ended. Your actions represent this organization. Please represent in the most professional, respectful and intelligent manner. It is hard to be respected if you cannot respect.

It has been a busy four months for most of us. Lot of work but you gotta do it when available. As in past years, we will not meet in August. Please spend some quality time with family or at least rest and refit for the rest of the year. Your Board of Directors will be helping me prepare future meetings/education and hopefully a bus trip. I also hope we can support the CT VA's Stand Down which is an event that reaches out to our disenfranchised veterans. We will provide information as it develops.

Stan

### MONTHLY MEETING – Details & Info

CAHI's regular monthly meetings are held at the Holiday Inn 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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### INSIDE THIS ISSUE

- President's Corner.....1
- CAHI Reward .....2
- A Few Good People Wanted.....2
- Article: Electricity, Origins, Consumption, and Cost.....3
- Article: Kitchen Appliance Inspection .....5
- Article: Roofing..... 6
- Article: Un Real Estate Cartoons..... 11
- CAHI Board & Contact.....17

### Meeting Dates

July 22th

Our July speaker will be Lou Daviau of Simpson Strong Ties; Lou will speak about "Deck Construction 101"; fastening, building, hand rails, guard rails, stairs and steps; "ACQ" compatible hardware and requirements for house connections and footing construction.

Aug Info

TBA

**Regular Meeting**

**Location:**

**(otherwise noted)**

**Best Western**

**201 Washington Ave.  
North Haven, CT. (203)  
239-6700**



## Newsletter Article or Guest Speaker

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.

Articles must 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.

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### WANTED, A FEW GOOD PEOPLE!

CAHI can be a much more powerful organization and can bring so much more to the table if more members became involved with the board. We have ideas to be explored that can benefit us all. However, the effort to make the month to month operation of our organization takes all of our available time as board members. We ask for volunteers to work on committees that will strengthen our organization and move us far beyond any home inspection organization in the northeast.

We are currently seeking an Information Tech savvy member to operate the back end of our website. We are also looking for help with mailings, web research, etc that can be done from your home, with no requirement to attend board meetings. Anyone interested, please contact me or any other board member.

If you have a story, article, or picture that you would like to share with the other members, or if you would like to get involved in helping our board explore the future of CAHI, let us know. It's your organization, get involved!

Stan Bajerski

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### *Share Your Thoughts and Experiences*

As a home inspector, I have seen many unusual things over the years. I am sure all of you have as well. Now that most of us are using photographs in our reports, these unusual items are recorded for posterity. I encourage each and every one of you to consider taking a picture and or an unusual condition that you have come across and write a short article about it. Just a few lines, one page with the picture, and submit it to our newsletter. We really want the membership to become more involved with the organization. Personal stories and encounters are always more interesting to read about.

If there are any products or situations that you would like to have addressed in our newsletter, email me and let me know. I will research and attempt to gather interesting information on the subject for all to read.

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Summer has started very busy for most of us and that is great. I do get some help from members sending me articles but not much. Even Pete Petrino in Florida and our President Stan do not have anything for this month. So as I put this month's edition together, I am limited to some web sites and my opinions. Here is an InterNACHI article with good background information. With clients worried about central air-costs and energy efficiency, a good topic to review,

I am a member of InterNACHI, and as such authorized to use their articles in newsletters and email campaigns. I also troll government web sites that appreciate reprinting of work paid for with our tax dollars. If source of materials is not clear, email me or call for clarification, [ading5@aol.com](mailto:ading5@aol.com) or 203 284-1278.

# Electricity: Origins, Consumption and Costs

Electricity -- the flow of electrical power or charge -- is a basic product of nature and one of the most widely used forms of energy in homes. It is generated from energy sources found in the environment, such as sunlight, coal and wind.

Houses themselves are, in effect, electrical devices, fed directly from utilities to power almost all appliances, from heaters to hair dryers. It is thus valuable for inspectors to have some understanding of where electricity comes from, what it powers, and what variables contribute to its costs.

## Facts and Figures

- The cost required to generate electricity varies minute by minute, reflecting its real-time demand throughout the day. Most consumers, however, pay rates based on average prices over long periods, saving them from volatile price fluctuations.
  - According to 2008 statistics, Tennessee had the highest per-capita annual energy consumption of any state in the U.S., coming in at 15,624 kWh, and Maine had the lowest at 6,252 kWh. The national average electricity consumption for a U.S. residential utility customer was 11,040 kWh.
  - In 1879, the California Electric Light Company in San Francisco became the first company in the United States to sell electricity. They produced and sold enough electricity to power 21 lights.
  - Compared to other sources of energy, such as natural gas, households are predicted to become increasingly reliant on electricity over the next quarter-century. China, India and smaller developing Asian countries will experience the highest growth in demand as they switch from outmoded forms of energy.
- The Three Gorges Dam in China is the world's largest electricity-generating plant of any kind. When it opens in 2011, the \$26 billion dam will have a maximum operating capacity of 22.5 GW, enough to power 3% of all households in China, which is equivalent to its entire current wind-energy fleet.

## How is Electricity Used in Homes?

According to national averages, electricity is consumed by American homes in the following distribution:

- heating: 29%;
- cooling: 17%;
- water heating: 14%;
- large appliances, such as refrigerators, dishwashers, clothes washers and dryers: 13%;
- lighting: 12%;
- other household appliances, including stoves, ovens and microwaves, and smaller appliances, such as coffee makers and dehumidifiers, power adapters, and ceiling fans: 11%; and
- electronics, such as computers, TVs and DVD players: 4%.

## Prices by State

Prices vary by location due to proximity to power plants and fuels, local fuel costs, and pricing regulations. The three states with the highest average prices for electricity in 2008 were:

- Hawaii at 29.20¢ per kilowatt hour (kWh). Electricity prices are high in Hawaii because most of the electricity there is generated from petroleum;
- Connecticut at 16.95¢ per kWh; and
- New York at 16.74¢ per kWh.

States with the lowest average prices for the same year were:

- West Virginia at 5.59¢ per kWh, which is a state that mines some of the country's richest anthracite coal veins;
- Wyoming at 5.68¢ per kWh, which has a large bituminous coal-mining industry, along with natural gas production; and

Idaho at 5.70¢ per kWh. Electricity in Idaho is inexpensive because of the availability of low-cost hydroelectric power from federal-owned dams.

### **What Raw Materials Go Into Producing Electricity?**

Electricity consumed in homes and businesses in the United States is generated from the following sources:

- coal, which produces 44.9 % of all power in the U.S. Along with water, coal was used in the first power plants, and it remains the cheapest known raw material used to produce electricity. Rhode Island has no coal-generated electricity, while Wyoming's electricity is 94.5% coal-derived.
- natural gas, which accounts for 23.4% of the country's total power. For an equivalent amount of heat, burning natural gas produces significantly less carbon dioxide than burning coal or petroleum.
- Nuclear power, which produces 20.3% of all power used in the U.S., is a sustainable energy source because it releases no greenhouse gases, although opponents are concerned about security and waste disposal.
- hydroelectric power, which has 6.9% of the nation's share. Worldwide, hydroelectricity accounts for 20% of all electricity generated, and nearly all power produced by renewables in general. While touted as producing no direct waste and requiring few personnel on site at dams during normal operation, some of the most deadly manmade disasters have been caused by dam failures used for hydroelectric power generation.
- other renewables: 3.6%. Generation of electricity from the sun, wind, and other renewable sources has been constrained by technological limitations and stalled by local politics, although this sector is growing rapidly. Maine receives more than 26% of its electricity from renewable energy sources, while Tennessee receives almost none. petroleum produces the least, at 1%. While it meets nearly half of the U.S.'s energy needs, petroleum is rarely used to generate electricity.

Other countries have significantly different electricity source profiles. France, for instance, generates almost all of its electricity using nuclear power.

In summary, electricity is produced from a number of different sources, each with its own upsides, and financial and environmental costs.

**The technology age has been here for quite a while. Personally, I cannot keep up with it! One thing I have wanted to do is add some video to my website and any other marketing. Younger people today always want the video proof; police brutality, terrorism, sports, and just about everything else on line. Paparazzi get paid for photos but they retire on juicy videos.**

This is an interesting article found in "Working RE" which is an e-magazine I get monthly. It is aimed primarily at appraisers and I do not read most of those. This was in the June 2015, Home Inspector Edition. Some of inspect appliances and others do not. I do and use the method taught by the Home Inspection Institute of America. The ASHI method was featured in the article. In my opinion, ASHI has a methodology that is very complicated. I would be hard pressed to train inspectors to use the ASHI method and have no intention of changing.

## Kitchen Appliance Inspections

By Bruce Barker, ACI

Our topic this month is kitchen appliance inspections. The new ASHI Standard of Practice (SoP) requires us to inspect kitchen appliances. Some of us may be wondering what we're supposed to be doing. Let's start by reiterating the disclaimer: the following is our considered opinion, for whatever it's worth. This is not an interpretation of the SoP and this is not a statement of ASHI policy.

### The Standard

SoP Clause 10.1.F states: The inspector shall inspect installed ovens, ranges, surface cooking appliances, microwave ovens, dishwashing machines, and food waste grinders by using normal operating controls to activate the primary function.

The first thing to note is that the SoP identifies specific appliances. The SoP excludes appliances such as refrigerators, trash compactors, clothes washers, and clothes dryers. You may inspect other appliances if you wish, but it's not required. The SoP also excludes appliances that are not installed. This includes counter top microwave ovens and other counter top cooking appliances. The second thing is that the SoP describes the inspection method. You inspect by operating the appliance's primary function to determine if it functions properly. What does that mean? We'll address this for each appliance.

An interesting question, for Standards geeks, is how does SoP Clause 2.2.B.1 apply to inspecting appliances? What? You don't remember this clause? Inspectors should have it tattooed on a readily accessible part of their anatomy. This essential clause tells us we are looking for defects that involve not functioning properly, significantly deficient, unsafe, or near the end of their service lives.

Identifying appliances that are not functioning properly is the goal of inspecting appliances. Significantly deficient does not apply to appliance inspections because the SoP directs us to inspect appliances by operating them. The SoP does not direct us to inspect for significant deficiencies in the appliance itself. We may find significant deficiencies in and around the appliance while inspecting it, and if we happen to find any we should report them. We should inspect for clearly visible unsafe conditions in appliances regardless of whether we operate them. Identifying aging appliances is a good client service, and a task you may wish to perform, but it's not required.

Remembering SoP Clause 2.2.B.4 is also important, although framing it on a wall in your office is probably sufficient. This clause instructs us to report if we do not inspect a required system or component and to report the reason why. There are good reasons why you might not operate a kitchen appliance. If you don't, you should report the fact and report why not. By the way, reporting that you did not inspect the appliances is required even if you disclaim appliance inspections in your inspection agreement.

We're going to divide the tasks for inspecting each appliance into two categories. Tasks you should perform are those that we believe are important to determining if the appliance is functioning properly. Tasks you may wish to perform are those that we believe may be a good idea, but are beyond the intend scope of the SoP.

There is one other caveat. Use your state SoP and any interpretations thereof if your state requires you to inspect appliances. Some states may require more than what we believe is adequate.

### Dishwashing Machines

Inspecting the dishwashing machine (dishwasher) involves determining if it fills with water, operates and drains. Running the dishwasher on any cycle that requires it to perform these functions satisfies the inspection requirement.

As home inspectors we learn how to avoid frivolous claims and law suits. We use pre-inspection agreements and other educational tools to educate our clients. We inform them of our capabilities and limitations, educate them, and defer responsibility to other licensed professionals. One way to do the last two tasks is through printed handouts or e-information. The following is a consumer targeted article on roofs. Articles like this can be handed out/emailed before the inspection or as part of your report presentation. Find one that works for you on the topic of roofing or other topics and it can save time during inspections.

## Roofing

Roofs play a key role in protecting building occupants and interiors from outside weather conditions, primarily moisture. The roof, insulation and ventilation must all work together to keep the building free of moisture. Roofs also provide protection from the sun. In fact, if designed correctly, roof overhangs can protect the building's exterior walls from moisture and sun. The concerns regarding moisture, standing water, durability and appearance are different, reflected in the choices of roofing materials.



### Maintaining Your Roof

Homeowner maintenance includes cleaning the leaves and debris from the roof's valleys and gutters. Debris in the valleys can cause water to wick under the shingles and cause damage to the interior of the roof. Clogged rain gutters can cause water to flow back under the shingles on the eaves and cause damage, regardless of the roofing material, including composition shingle, wood shake, tile or metal. The best way to preserve your roof is to stay off it. Also, seasonal changes in the weather are usually the most destructive forces.

A leaky roof can damage ceilings, walls and furnishings. To protect buildings and their contents from water damage, roofers repair and install roofs made of tar or asphalt and gravel; rubber or thermoplastic; metal; or shingles made of asphalt, slate, fiberglass, wood, tile, or other material. Roofers also may waterproof foundation walls and floors.

There are two types of roofs: flat and pitched (sloped). Most commercial, industrial and apartment buildings have flat or slightly sloping roofs. Most houses have pitched roofs. Some roofers work on both types; others specialize. Most flat roofs are covered with several layers of materials. Roofers first put a layer of insulation on the roof deck. Over the insulation, they then spread a coat of molten bitumen, a tar-like substance. Next, they install partially overlapping layers of roofing felt, a fabric saturated in bitumen, over the surface. Roofers use a mop to spread hot bitumen over the surface and under the next layer. This seals the seams and makes the surface watertight. Roofers repeat these steps to build up the desired number of layers, called plies. The top layer either is glazed to make a smooth finish or has gravel embedded in the hot bitumen to create a rough surface. An increasing number of flat roofs are covered with a single-ply membrane of waterproof rubber or thermoplastic compounds. Roofers roll these sheets over the roof's insulation and seal the seams. Adhesive mechanical fasteners, or stone ballast hold the sheets in place. The building must be of sufficient strength to hold the ballast.

Most residential roofs are covered with shingles. To apply shingles, roofers first lay, cut, and tack 3-foot strips of roofing felt lengthwise over the entire roof. Then, starting from the bottom edge, they staple or nail overlapping rows of shingles to the roof. Workers measure and cut the felt and shingles to fit intersecting roof surfaces and to fit around vent pipes and chimneys. Wherever two roof surfaces intersect, or where shingles reach a vent pipe or chimney, roofers cement or nail flashing strips of metal or shingle over the joints to make them watertight. Finally, roofers cover exposed nailheads with roofing cement or caulking to prevent water leakage. Roofers who use tile, metal shingles or shakes follow a similar process. Some roofers also water-proof and damp-proof masonry and concrete walls and floors. To prepare surfaces for waterproofing, they hammer and chisel away rough spots, or remove them with a rubbing brick, before applying a coat of liquid waterproofing compound. They also may paint or spray surfaces with a waterproofing material, or attach a waterproofing membrane to surfaces. When damp-proofing, they usually spray a bitumen-based coating on interior or exterior surfaces.

## **A number of roofing materials are available...**

### **Asphalt**

Asphalt is the most commonly used roofing material. Asphalt products include shingles, roll-roofing, built-up roofing, and modified bitumen membranes. Asphalt shingles are typically the most common and economical choice for residential roofing. They come in a variety of colors, shapes and textures. There are four different types: strip, laminated, interlocking, and large individual shingles. Laminated shingles consist of more than one layer of tabs to provide extra thickness. Interlocking shingles are used to provide greater wind resistance. And large individual shingles generally come in rectangular and hexagonal shapes. Roll-roofing products are generally used in residential applications, mostly for underlayments and flashings. They come in four different types of material: smooth-surfaced, saturated felt, specialty-eaves flashings, and mineral-surfaced. Only mineral-surfaced is used alone as a primary roof covering for small buildings, such as sheds. Smooth-surfaced products are used primarily as flashing to seal the roof at intersections and protrusions, and for providing extra deck protection at the roof's eaves and valleys. Saturated felt is used as an underlayment between the roof deck and the roofing material. Specialty-eaves flashings are typically used in climates where ice dams and water backups are common. Built-up roofing (or BUR) is the most popular choice of roofing used on commercial, industrial and institutional buildings. BUR is used on flat and low-sloped roofs and consists of multiple layers of bitumen and ply sheets. Components of a BUR system include the roof deck, a vapor retarder, insulation, membrane, and surfacing material. A modified bitumen-membrane assembly consists of continuous plies of saturated felts, coated felts, fabrics or mats between which alternate layers of bitumen are applied, either surfaced or unsurfaced. Factory surfacing, if applied, includes mineral granules, slag, aluminum or copper. The bitumen determines the membrane's physical characteristics and provides primary waterproofing protection, while the reinforcement adds strength, puncture-resistance and overall system integrity.

### **Metal**

Most metal roofing products consist of steel or aluminum, although some consist of copper and other metals. Steel is invariably galvanized by the application of a zinc or a zinc-aluminum coating, which greatly reduces the rate of corrosion. Metal roofing is available as traditional seam and batten, tiles, shingles and shakes. Products also come in a variety of styles and colors. Metal roofs with solid sheathing control noise from rain, hail and bad weather just as well as any other roofing material. Metal roofing can also help eliminate ice damming at the eaves. And in wildfire-prone areas, metal roofing helps protect buildings from fire, should burning embers land on the roof. Metal roofing costs more than asphalt, but it typically lasts two to three times longer than asphalt and wood shingles.

### **Wood**

Wood shakes offer a natural look with a lot of character. Because of variations in color, width, thickness, and cut of the wood, no two shake roofs will ever look the same. Wood offers some energy benefits, too. It helps to insulate the attic, and it allows the house to breathe, circulating air through the small openings under the felt rows on which wooden shingles are laid. A wood shake roof, however, demands proper maintenance and repair, or it will not last as long as other products. Mold, rot and insects can become a problem. The life-cycle cost of a shake roof may be high, and old shakes can't be recycled. Most wood shakes are unrated by fire safety codes. Many use wipe or spray-on fire retardants, which offer less protection and are only effective for a few years. Some pressure-treated shakes are impregnated with fire retardant and meet national fire safety standards. Installing wood shakes is more complicated than roofing with composite shingles, and the quality of the finished roof depends on the experience of the contractor, as well as the caliber of the shakes used. The best shakes come from the heartwood of large, old cedar trees, which are difficult to find. Some contractors maintain that shakes made from the outer wood of smaller cedars, the usual source today, are less uniform, more subject to twisting and warping, and don't last as long.

### **Concrete and Tile**

Concrete tiles are made of extruded concrete that is colored. Traditional roofing tiles are made from clay. Concrete and clay tile roofing systems are durable, aesthetically appealing, and low in maintenance. They also provide energy savings and are environmentally friendly. Although material and installation costs are higher for concrete and clay tile roofs, when evaluated on a price-versus-performance basis, they may out-perform other roofing materials. Tile adorns the roofs of many historic buildings, as well as modern structures. In fact, because of its extreme durability, longevity and safety, roof tile is the most prevalent roofing material in the world. Tested over centuries, roof tile can successful-

ly withstand the most extreme weather conditions including hail, high wind, earthquakes, scorching heat, and harsh freeze-thaw cycles. Concrete and clay roof tiles also have unconditional Class A fire ratings, which means that, when installed according to building code, roof tile is non-combustible and maintains that quality throughout its lifetime. In recent years, manufacturers have developed new water-shedding techniques and, for high-wind situations, new adhesives and mechanical fasteners. Because the ultimate longevity of a tile roof also depends on the quality of the sub-roof, roof tile manufacturers are also working to improve flashings and other aspects of the underlayment system. Under normal circumstances, properly installed tile roofs are virtually maintenance-free. Unlike other roofing materials, roof tiles actually become stronger over time. Because of roof tile's superior quality and minimal maintenance requirements, most roof tile manufacturers offer warranties that range from 50 years to the lifetime of the structure.

Concrete and clay tile roofing systems are also energy-efficient, helping to maintain livable interior temperatures (in both cold and warm climates) at a lower cost than other roofing systems. Because of the thermal capacity of roof tiles and the ventilated air space that their placement on the roof surface creates, a tile roof can lower air-conditioning costs in hotter climates, and produce more constant temperatures in colder regions, which reduces potential ice accumulation. Tile roofing systems are made from naturally occurring materials and can be easily recycled into new tiles or other useful products. They are produced without the use of chemical preservatives, and do not deplete limited natural resources.

### Single-Ply

Single-ply membranes are flexible sheets of compounded synthetic materials that are manufactured in a factory. There are three types of membranes: thermosets, thermoplastics, and modified bitumens. These materials provide strength, flexibility, and long-lasting durability. The advantages of pre-fabricated sheets are the consistency of the product quality, the versatility in their attachment methods, and, therefore, their broader applicability. They are inherently flexible, used in a variety of attachment systems, and compounded for long-lasting durability and watertight integrity for years of roof life. Thermoset membranes are compounded from rubber polymers. The most commonly used polymer is EPDM (often referred to as "rubber roofing"). Thermoset membranes make successful roofing materials because they can withstand the potentially damaging effects of sunlight and most common chemicals generally found on roofs. The easiest way to identify a thermoset membrane is by its seams, which require the use of adhesive, either liquid or tape, to form a watertight seal at the overlaps. Thermoplastic membranes are based on plastic polymers. The most common thermoplastic is PVC (polyvinyl chloride) which has been made flexible through the inclusion of certain ingredients called plasticizers. Thermoplastic membranes are identified by seams that are formed using either heat or chemical welding. These seams are as strong or stronger than the membrane itself. Most thermoplastic membranes are manufactured to include a reinforcement layer, usually polyester or fiberglass, which provides increased strength and dimensional stability. Modified bitumen membranes are hybrids that incorporate the high-tech formulation and pre-fabrication advantages of single-ply with some of the traditional installation techniques used in built-up roofing. These materials are factory-fabricated layers of asphalt, "modified" using a rubber or plastic ingredient for increased flexibility, and combined with reinforcement for added strength and stability. There are two primary modifiers used today: APP (atactic polypropylene) and SBS (styrene butadiene styrene). The type of modifier used may determine the method of sheet installation. Some are mopped down using hot asphalt, and some use torches to melt the asphalt so that it flows onto the substrate. The seams are sealed by the same technique.

### Are You at Risk?

If you aren't sure whether your house is at risk from natural disasters, check with your local fire marshal, building official, city engineer, or planning and zoning administrator. They can tell you whether you are in a hazard area. Also, they usually can tell you how to protect yourself and your house and property from damage. It is never a bad idea to ask an inspector whether your roof is in need of repair during your next scheduled inspection. Protection can involve a variety of changes to your house and property which that can vary in complexity and cost. You may be able to make some types of changes yourself. But complicated or large-scale changes and those that affect the structure of your house or its electrical wiring and plumbing should be carried out only by a professional contractor licensed to work in your state, county or city. One example is fire protection, accomplished by replacing flammable roofing materials with fire-resistant materials. This is something that most homeowners would probably hire a contractor to do.



## Replacing Your Roof

The age of your roof is usually the major factor in determining when to replace it. Most roofs last many years, if properly installed, and often can be repaired rather than replaced. An isolated leak usually can be repaired. The average life expectancy of a typical residential roof is 20 to 50 years. Water damage to a home's interior or overhangs is commonly caused by leaks from a single weathered portion of the roof, poorly installed flashing, or from around chimneys and skylights. These problems do not necessarily mean you need a new roof.

## Fire-Resistant Materials

Some roofing materials, including asphalt shingles, and especially wood shakes, are less resistant to fire than others. When wildfires and brush fires spread to houses, it is often because burning branches, leaves, and other debris buoyed by the heated air and carried by the wind fall onto roofs. If the roof of your house is covered with wood or asphalt shingles, you should consider replacing them with fire-resistant materials. You can replace your existing roofing materials with slate, terra cotta or other types of tile, or standing-seam metal roofing. Replacing roofing materials is difficult and dangerous work. Unless you are skilled in roofing and have all the necessary tools and equipment, you will probably want to hire a roofing contractor to do the work. Also, a roofing contractor can advise you on the relative advantages and disadvantages of various fire-resistant roofing materials.

## Hiring a Licensed Contractor

One of the best ways to select a roofing contractor is to ask friends and relatives for recommendations. You may also contact a professional roofers association for referrals. Professional associations have stringent guidelines for their members to follow. The roofers association in your area will provide you with a list of available contractors. Follow these guidelines when selecting a contractor:

- get three references and review their past work;
  - get at least three bids;
  - get a written contract, and don't sign anything until you completely understand the terms;
  - pay 10% down or \$1,000 whichever is less;
  - don't let payments get ahead of the work;
  - don't pay cash;
  - don't make final payment until you're satisfied with the job; and
- don't rush into repairs or be pressured into making an immediate decision.

### **You've Chosen the Contractor... What About the Contract?**

Make sure everything is in writing. The contract is one of the best ways to prevent problems before you begin. The contract protects you and the contractor by including everything you have both agreed upon. Get all promises in writing and spell out exactly what the contractor will and will not do.

### **...and Permits?**

Your contract should call for all work to be performed in accordance with all applicable building codes. The building codes set minimum safety standards for construction. Generally, a building permit is required whenever structural work is involved. The contractor should obtain all necessary building permits. If this is not specified in the contract, you may be held legally responsible for failure to obtain the required permits. The building department will inspect your roof when the project has reached a certain stage, and again when the roof is completed.

### **...and Insurance?**

Make sure the contractor carries workers' compensation insurance and general liability insurance in case of accidents on the job. Ask to have copies of these policies for your job file. You should protect yourself from mechanics' liens against your home in the event the contractor does not pay subcontractors or material suppliers. You may be able to protect yourself by having a "release of lien" clause in your contract. A release of lien clause requires the contractor,



subcontractors and suppliers to furnish a "certificate of waiver of lien." If you are financing your project, the bank or lending institution may require that the contractor, subcontractors and suppliers verify that they have been paid before releasing funds for subsequent phases of the project.

**Keep these points in mind if you plan to have your existing roofing materials replaced:**

- Tile, metal, and slate are more expensive roofing materials, but if you need to replace your roofing anyway, it may be worthwhile to pay a little more for the added protection these materials provide.
- Slate and tile can be much heavier than asphalt shingles or wood shingles. If you are considering switching to one of these heavier coverings, your roofing contractor should determine whether the framing of your roof is strong enough to support them.

If you live in an area where snow loads are a problem, consider switching to a modern standing-seam metal roof, which will usually shed snow efficiently.

## Unreal Estate

by Aaron Mayer



**"Oh, we don't need an inspection for new construction. Of course not. Completely unnecessary. Waste of money."**

## **Unreal Estate**

*by Aaron Mayer*



***"Uh...exactly how long has this house been vacant?"***

## Unreal Estate

by Aaron Mayer



## Unreal Estate

by Aaron Mayer



***"You must be the Inspector. The house was winterized. There was a minor leak, but I think I got that one licked. C'mon in."***

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President	<b>Stanley Bajerski</b> , Milford 203-257-1694	Bernie Caliendo	William Stanley, Chairman	Inspector
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Director	<b>Woody Dawson</b> , Cheshire 203-272-7400	Joseph Pelliccio	Daniel Scott	Public Member
Director	<b>Al Dingfelder</b> , Wallingford 203 376-8452	Pete Petrino		
Committee Member		Dwight Uffer		
Committee Member		They have served as our primary leaders and in other capacities since 1992.		
		Please thank them for their service when you have a chance.		
			<p><i>The Licensing Board meetings are held at 9:30 am Dept of Consumer Protection 165 Capitol Avenue. Hartford The public is always welcome.</i></p>	

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