

CAHI MONTHLY NEWS



Presidents Corner

Fall is here as another year is speeding by. Our September board meeting marked the end of my year as president of The Connecticut Association of Home Inspectors. I have enjoyed the time at the helm and I hope that I have been steering the organization in the right direction. My goal was to move us to the cutting edge of technology to take advantage of what that can bring to our organization and membership. We have begun the process but have not quite completed the task. The election of officers at the September board meeting finds me continuing as your president. I am hoping that we can continue the advancements and make them fruitful for all.

At our September board meeting, the current slate of officers, myself as president, Scott Monforte as vice president, Dean Aliberti as Secretary, and Dan Kristiansen as Treasurer, were re-elected. The directors, Kevin Morey, Bill Kievit, Woody Dawson, and Al Dingfelder remain the same as well.

In the three years that I was a director and one as president, CAHI has begun to establish itself as the leading organization regarding Home Inspections in Connecticut. We will continue to build on that as we set up our social media outlets, website and presence within the state. It is my desire that these efforts will translate to more referrals for our members.

Our Education committee is still committed to providing quality expert speakers for our meetings as well as bus trips and anything else that can help our organization lead the way as a source of knowledgeable and professional home inspectors. You as individuals are the face of CAHI. If you believe in our organization please display the CAHI logo and spread the word as much as you can.

Because our publisher has had significant health issues and was having difficulty meeting our needs, we had to engage the services of a new publisher. On behalf of the CAHI board and Membership, I would like to thank John DeRosa for his hard work over the years and wish him the best of luck!

We should be back on track with our newsletter. We are hoping to give the newsletter a "facelift" with subtle little changes and improvements as we move forward and keep up with available technology.

It is back to school season where folks are back from their late vacations and are finished concentrating their efforts on preparing to get their children back to school. Traditionally we see a burst of business from now until Thanksgiving. I hope everyone stays busy as the fall fast approaches. This is my favorite time of year and I enjoy it very much. Both of my children are out of the house now so I am looking forward to the coming change of seasons and their return to the nest for the holidays.

Enjoy the coming fall season, I know I will!

Stan

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!

October 28th Meeting

How to go about testing your private well.

by **Ryan Tetreault**
Supervising Environmental Analyst
Connecticut Department of Public Health

November 2015 – Coming soon

2015 CAHI Scholarship



It is my pleasure to announce that **Brittany Bajerski** is the recipient of our 6th annual CAHI Scholarship.

The scholarship committee chooses one applicant to receive our award based on several criteria including grades, community service, relation to member, timeliness of application submission, need, etc.

Brittany will be attending The University of Southern New Hampshire, Manchester, New Hampshire. She is majoring in Business Administration. Brittany graduated from Jonathan Law High School in Milford with a 3.9 GPA. She was accepted into the Three Year Honors Program at SNHU which will allow here to get her Bachelor's degree in three years and her Masters Degree in one. She has received several other awards during her high school years.

Brittany has given many hours to her community and has participated in many activities to round out her high school education. She has received references from people in her community that describe her as being a gifted artist and high-achieving academic student, extremely thoughtful, compassionate, loyal, generous, and optimistic, a "go-to" type of person. Brittany would like to pursue a career in music management!

The board of directors also voted to make a special exception, and to present a second award of \$500 to another applicant **Megan Vitka**.

Megan also displayed exceptional academic achievement and community service. She is currently a sophomore attending Western CT State University studying Nursing.

Good luck and congratulations Brittany Bajerski and Megan Vitka!

Submitted by Dean Aliberti
CAHI Secretary, Chairman of the Scholarship Committee

How to Install Gutters

Install strong, sleek-looking gutters



Create stronger, better-looking gutters by modifying standard gutter systems. Minimize joints; assemble strong, sleek-looking seams; and add roof flashing to keep water flowing into the gutters where it belongs.

By the DIY experts of The Family Handyman Magazine

Step 1: Planning the project

Completed gutter

Almost all home centers and full-service hardware stores sell gutter systems that are designed primarily for easy installation. But with just a little bit more work, you can use these same parts to put together gutters and downspouts that are stronger and better looking too.

Evaluate and plan the project

Installing your own gutters can save you substantially over professionally installed gutters, but there are a few pitfalls to watch out for. Inspect the fascia and soffit for signs of rotted wood, which will need to be replaced before you put up the gutters.



Many houses have a trim board or crown molding nailed to the fascia just under the shingles. You'll have to either remove this as we did or add a continuous strip of wood under it to create a flat plane for the gutters. In either case, prime and paint bare wood before you hang the gutters.

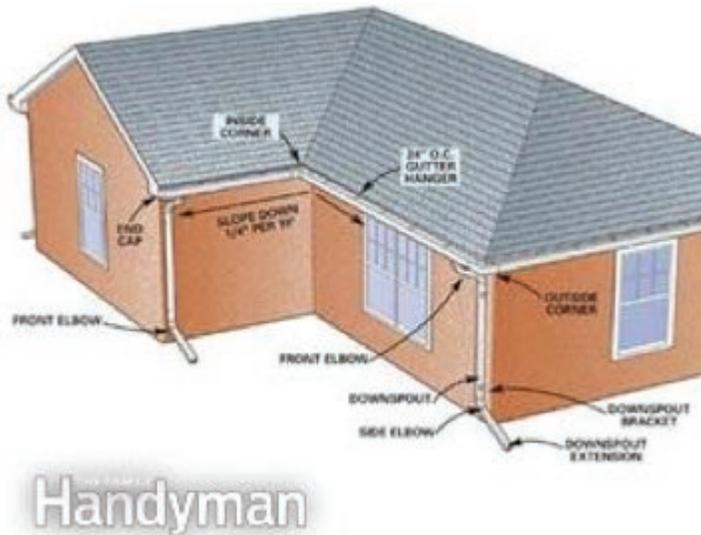


Figure A: Gutter parts

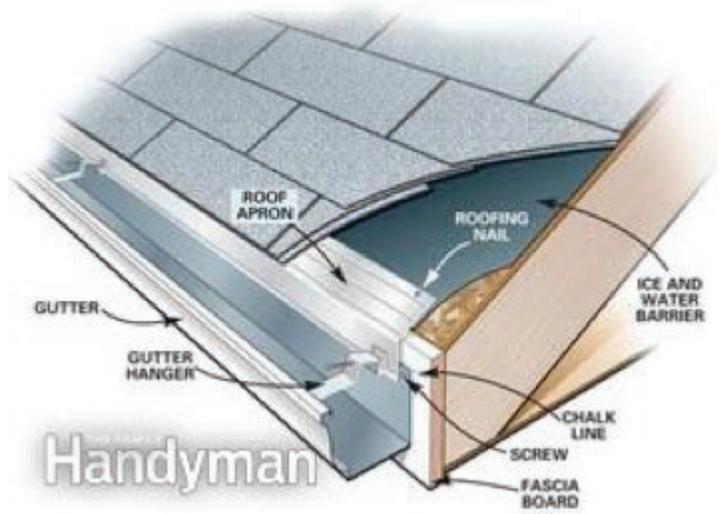


Figure B: Mounting details

Draw a sketch and measure your house

Fig. A shows an example of a gutter system for a typical house. Record the length of the gutter runs and mark the downspout locations. Then count up the inside and outside corners and end caps (note whether they are right or left ends). Measure the height of downspouts and add 4 ft. to each for the extension away from the house at the bottom. Each downspout requires three elbows. There are two types of elbows that turn either to the front or side of the downspout. Most installations require only front elbows, but occasionally you may need a side elbow, usually to turn the downspout extension sideways.

Fig. B shows Gutter Parts and Mounting Details. Measure the horizontal gutter runs and downspouts and identify the parts you'll need.

Here are a few planning tips:

- Locate downspouts in unobstructed areas where water can be directed away from the house. Avoid locations with obstacles like electric meters, hose bibs or sidewalks.
- Place downspouts in inconspicuous locations if possible.
- Install oversized 3 x 4-in. downspouts on gutters that drain large roof areas or if you live in an area with torrential rains.
- Slope long gutter runs (40 ft. or more) down both directions from the middle and put a downspout on each end.
- Buy special roof hanger mounting straps for houses without fascia boards or for fascias that aren't vertical.

Step 2: Cutting and joining the gutters



Photo 1: Cut the gutter

Cut the front and back sides with a tin snips. Bend the gutter and cut the bottom.

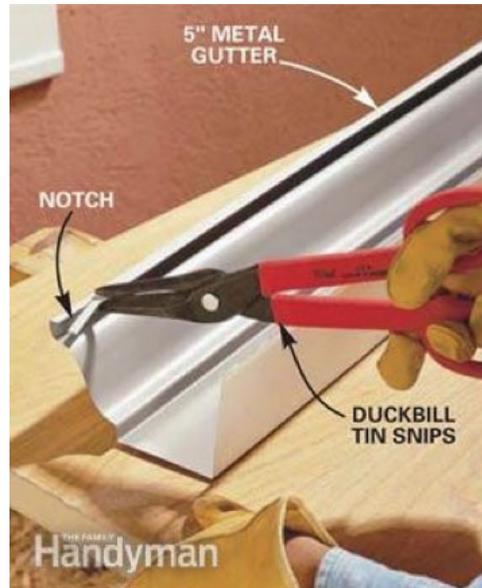


Photo 2: Notch the gutter

Cut a 2-in. long notch in the front lip of the gutter with a tin snips to join a gutter section with an inside or outside corner piece. (Cut a 4-in. long notch to overlap and splice together gutter sections.)



Photo 3: Snap the sections together

Lay a bead of gutter sealant along the corner 1-1/2 in. back from the edge. Hook the front lip of the corner over the notched section of gutter and snap it over the gutter.

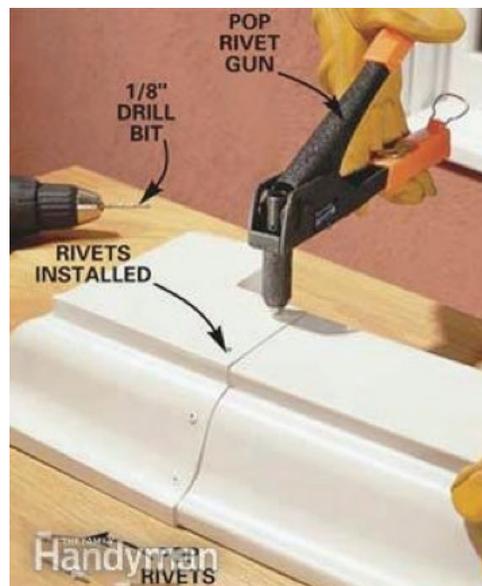


Photo 4: Rivet the sections

Join the gutter to the corner with six rivets in the locations shown. Start by drilling a 1/8-in. hole (for 1/8-in. rivets) at the front of the gutter and installing the first rivet with the rivet gun. Now drill the remaining holes and install the rivets.

Preassemble gutters

It's much easier to join sections on the ground than to work from the top of a ladder. Photos 1 – 8 show how. Instead of butting parts together and covering the joints with a seam cover as recommended by the manufacturer, lap all seams from 2 to 4 in. Then caulk and rivet them together (Photos 3 – 5). We've shown joining a gutter section to a corner. Use the same process to join two sections of gutter, except overlap the pieces at least 4 in. When you're splicing gutter sections, plan ahead to leave the best-looking factory-cut end on the outside if possible. Also lap the gutters so the inside section is facing downhill to prevent water from being forced out the seam.

Where a gutter ends, cut it to extend about an inch past the end of the fascia board to catch water from the overhanging shingles. Then attach an end cap with rivets and seal the joint from the inside with gutter sealant.

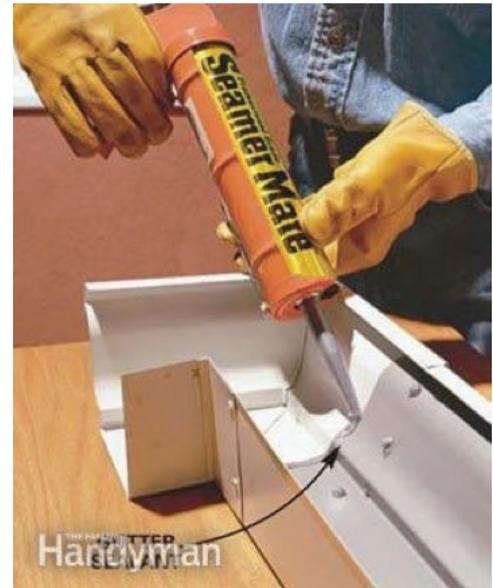


Photo 5: Caulk the seam

Caulk the seam on the inside of the gutter with gutter sealant. Put a dab of sealant over each rivet.

Step 3: Adding downspouts and outlets



Photo 6: Mark the downspout outlet

Mark the center of the downspout outlet on the bottom of the gutter. Center the outlet, flange side down, over the mark and trace around the inside. Cut a V-shaped notch with an old chisel as a starting hole for the tin snips. Place two short scraps of 2x4 side by side under the gutter to support it while you chisel the notch.



Photo 7: Cut the outlet hole

Cut out the outlet hole with an offset tin snips. Red tin snips cut counter-clockwise. Green snips cut clockwise. Either one will work. Cut 1/16 in. outside the line.

Slip the outlet into the hole and predrill 1/8-in. holes for the rivets. Remove the outlet and run a bead of gutter sealant around the opening. Press the outlet into the caulked opening and install the rivets.

Cut in downspout tubes at each downspout location

First measure from the corner of the house to the center of your chosen downspout location. Double-check for obstructions. Transfer this dimension to the gutter and cut in a downspout outlet (Photos 6 – 8). This method takes a few minutes longer than using one of the short gutter sections with a preinstalled outlet, but it eliminates two seams and looks much neater. You can make this cutout with a duckbill tin snips, but a special offset snips like we're using (available from hardware stores and home centers) is much easier for beginners.

Step 4: Hanging gutter sections

Set the proper slope by driving a nail 1/2 in. below the shingles on the high side of the gutter run. Measure and record the distance from the bottom of the fascia board to this nail. Subtract 1/4 in. for every 10 ft. of gutter from this measurement and mark this distance at the low end of the gutter run. Drive a nail at this mark and stretch a chalk line between the two nails. Align a level with the string to check the slope. The bubble should be off-center toward the high side. If it's not, adjust the string until the bubble indicates that you have the proper slope. Finally, snap the string to mark a line on the fascia board.

Drive 1-1/4 in. stainless steel hex head sheet metal screws through the back of the gutter into the fascia. Install one screw every 2 ft.

A little slope is all you need

The number and size of downspouts determines how fast your gutters will empty. Sloping them helps eliminate standing water that can cause corrosion and leak through the seams. Slope each gutter run down toward the downspout about 1/4 in. for every 10 ft. of gutter. If your fascia boards are level, you can use them as a reference for sloping the gutters. Check this by holding a level against the bottom edge. If they aren't level, adjust the string line until a level aligned with it shows a slight slope (Photo 9). Snap a chalk line to indicate the top of the gutter. Then straighten gutter sections as you screw them to the fascia by aligning the top edge with the chalk line (Photo 10).



Photo 8: Rivet the outlet in the hole

Join the gutter to the corner with six rivets in the locations shown. Start by drilling a 1/8-in. hole (for 1/8-in. rivets) at the front of the gutter and installing the first rivet with the rivet gun. Now drill the remaining holes and install the rivets.



Photo 9: Mark the gutter slope



Photo 10: Screw the gutter to the fascia

Step 5: Finish with flashing and hangers



Photo 11: Add gutter flashing

Slide gutter flashing under the shingles and secure with 1-in. roofing nails every 2 ft. Lap sections about 2 in.



Photo 12: Hook on gutter hanging straps

Hook a hanger under the front lip of the gutter and screw it through the flashing into the fascia. (The gutter apron will prevent you from slipping the hangers over the back edge of the gutter as intended.) Install hangers every 2 ft.

Flashing protects your fascia and soffit from water damage

Prevent water from running behind your gutters by installing a metal gutter apron flashing under the shingles and over the back edge of the gutter (Photo 11). If your home center or hardware store doesn't sell prebent flashing, ask an aluminum siding contractor or local sheet metal fabricator to bend some for you. Ideally the flashing should be slid under both the shingles and the roofing paper or ice and water barrier. If this isn't possible because the ice and water barrier is stuck to the sheathing, or there are too many nails and staples along the edge of the roofing paper, then just slip the flashing under the shingles (Photo 11). If the flashing you're using is too short to reach down over the back edge of the gutter, slip an additional strip of sheet metal flashing under the bent flashing and over the gutters.

Install hidden hangers

With the gutters screwed to the fascia, it's a simple job to install the hidden gutter hangers (Photo 12). Install hangers every 2 ft. to support the gutters and strengthen the front edge. The hangers are designed to slip over the back edge of the gutter, but since we've covered this edge with flashing, just hold them level and drive the screws through the flashing and gutter back into the fascia. The large screws included with the hangers we used are a little tricky to get started, especially through steel gutters and flashing. Spin them at high speed without applying much pressure until the screw tip bites into the metal. Then lean on the drill and drive them into the fascia.

Step 6: Installing the downspouts



Photo 13: Attach elbows to the downspout

Screw an elbow to the downspout outlet. Hold another elbow against the wall and measure between them. Allow for a 1-1/2 in. overlap at each end. Use a hacksaw to cut this length from the uncrimped end of a downspout tube.



Photo 14: Crimp one end of the downspout

Crimp one end of the short length of downspout with a special sheet metal crimper. With the three blades on the inside of the tube, hold the crimper against the inside corner of the tube and squeeze. Crimp three times across both long edges and twice on the narrow sides. Attach this short section of downspout to the two elbows with two 1/4-in. hex head sheet metal screws into each joint.

Cut strips about 1-1/4 in. wide from the end of a downspout with tin snips. Cut out a U-shaped bracket and snip off the corners. Measure from the corner of the house and mark the locations of each bracket, spacing them about 6 ft. apart. Attach the brackets to the house with stainless steel screws. (Drill a clearance hole through stucco with a masonry bit. Use plastic anchors for brick. Use 1/4-in.-long hex head screws for vinyl siding.) Cut and screw downspout sections to an elbow at the bottom. The bottom of the elbow should be about 6 in. above the ground. Slip this assembled downspout section over the crimped end of the top elbow and secure it with two screws.



Photo 15: Fasten brackets to the wall

Drive screws through the brackets into the assembled downspout. Complete the assembly by adding a length of downspout tube to the bottom elbow to direct water away from the foundation.

A special crimper tool eliminates downspout frustration

Photos 13 – 16 show how to install the downspouts. We're using standard 2 x 3-in. downspouts, but the procedure for oversized 3 x 4-in. ones is the same. Assemble the elbows and downspout tube with the crimped ends facing down to prevent water from leaking out of the joints. Use sheet metal screws rather than rivets so you can disassemble the downspouts to clean them if necessary. Pros prefer prepainted 1/4-in. hex head screws with very sharp points, called "zippers" because they're easy to install. We found these screws in the aluminum siding section of a home center, but a gutter supplier would be another good source.



Photo 16: Attach the downspout to the brackets

You can cut downspout tubing with a 32-tooth hacksaw blade, but the pro we talked to uses a circular saw with a standard 24-tooth carbide blade. A power miter box also works great for cutting both gutters and downspouts. Use an old blade, though. Protect yourself from flying bits of metal with goggles, leather gloves, jeans and a long-sleeve shirt.

Each length of gutter and every elbow is squeezed, or crimped, on one end to allow the pieces to fit together, one inside the other. Since 10-ft. lengths of downspout are only crimped on one end, you'll have to crimp one end of any cutoff piece to make it fit inside the next elbow or downspout section. If you only have one or two downspouts to install, you can use a needle-nose pliers to twist crimps into the end. But an inexpensive crimping tool will save you tons of time and frustration (Photo 14).

Finish the gutter job by attaching the downspouts to the wall. If you can't find U-shaped brackets, make them from sections of downspout (Photo 15). They look better than the bands that wrap around the outside and make it easier to hang the downspouts.

Gutter maintenance is the key to long-lasting gutters

Clean leaves from your gutters twice a year, or hire a company that specializes in gutter cleaning and maintenance. You'll extend the life of your gutters and eliminate problems like backed-up gutters and plugged downspouts.

Buying Gutters

Ten-foot lengths of metal gutters, downspouts and accessories are available at home centers, lumberyards and full-service hardware stores. Standard colors are brown and white. Matching inside and outside corners, downspout elbows and accessories are also available. Buy special gutter sealant to seal the seams. It's available in small toothpaste-type tubes or 12-oz. caulk gun tubes.

Using many of the same basic techniques we show in this story, you can install your own “seamless” gutters. Listed under “Gutters” in the Yellow Pages, many seamless gutter companies will come to your house, measure and form continuous lengths of aluminum gutter to fit, and sell you all the installation accessories you'll need. It costs a little more, but you'll be able to choose from dozens of colors and eliminate seams in the gutter runs. You'll also save the hassle of measuring, shopping and hauling the parts home in your VW bug.

Required Tools for this Project

Have the necessary tools for this DIY project lined up before you start—you'll save time and frustration.

- Cordless drill
- Crimper
- Extension ladder
- Duckbill tin snips
- hex head driver,
- offset tin snips
- pop rivet gun

Required Materials for this Project

Avoid last-minute shopping trips by having all your materials ready ahead of time. Here's a list.

- Gutter
- Downspouts
- Elbows
- Gutter flashing
- Gutter sealant
- Gutter hanging strap
- 1/8” rivets
- 1 1/4” self-tapping hex head screws
- 1/4 “ hex head screws (“zipper”)

This is an article sent out by American Home Shield to their warranty holders. They appear to be the most prevalent warranty company in discussions during my inspections. I like the proactive approach. If more homeowners followed these recommendations, our inspection jobs would be simpler.

Top 5 Items on Your Fall Home Maintenance Checklist

While fall's gently tumbling leaves seem so peaceful, they can also be a wake-up call that winter is coming. Now's the ideal time to take care of some important home maintenance. Use this list to get your home ready for the cold ahead.



Photo by: iStock

By doing these projects, you can avoid some costly repairs and feel confident that you'll be warm and comfortable when the cold weather arrives.

1. Get Your Heating System Humming

You don't want to wake up on the coldest morning to find you have no heat. Schedule a furnace checkup now with a heating system professional. An expert technician will make sure everything is running properly and that your system meets the manufacturer's rated efficiency. The checkup will also measure carbon monoxide leakage.

2. Prevent Gutter Gridlock

Leaves, twigs and other debris can clog gutters, which can lead to ice dams. Ice dams cause melting water to back up and flow into your house. Save yourself from this expensive repair by cleaning the gutters after your leaves have fallen. Tighten gutter hangers and downspout brackets, and replace any worn sections. Check that your downspouts extend at least five feet away from the foundation. If not, you can buy inexpensive extensions and attach them.

3. Take a Caulk Walk

Walk around the exterior of your home and check it for air tightness. Carefully look for cracks, which can be the source of air leaks, energy loss and money down the drain. An inexpensive tube of caulk can help prevent energy loss and also help prevent moisture from getting inside the walls of your home. Caulk and seal air leaks where plumbing, ducting or electrical wiring comes through walls or floors.

Most Common Sources of Air Leaks:

- | | | | |
|----|-------------------------|-----|-----------------------------|
| 1. | Dropped ceiling | 7. | Door frames |
| 2. | Recessed lights | 8. | Window frames |
| 3. | Attic entrance | 9. | Chimney flashing |
| 4. | Sill plates | 10. | Window frames |
| 5. | Water and furnace flues | 11. | Outlets and switches |
| 6. | All ducts | 12. | Plumbing and utility access |

(SOURCE: Energy.gov)

4. Get a Look at the Roof

You don't need to get up on the roof to spot trouble areas. Stay on the ground and use binoculars to look for buckled, cracked or missing shingles. If you find any, replace them right away. Examine the flashing and look for any rust spots, which could expose your home to damaging leaks. The good news is you can clean, prime and seal the rust fairly easily yourself. Also, if you spot large areas of moss, your roof may be rotting underneath. Call a roofing professional rather than trying to tackle it yourself.

5. Clean Out the Chimney

Looking forward to a cozy fire? Better make sure your fireplace, chimney and vents are clean first. A good cleaning by a professional chimney sweep can help prevent chimney fires and carbon monoxide buildup. Some DIY measures you can take include keeping the fireplace damper flue tightly closed when not in use and sealing seal air leaks with fire-resistant materials like sheet metal or sheetrock.



Get these projects knocked out and your home will be warm and cozy for winter. Then head to the store and load up on hot chocolate and some good books.

Crumbling Foundations

By George Colli



Basement walls are crumbling across a section of eastern Connecticut and few seem to know why.

The issue has plagued some homeowners for nearly 20 years.

According to contractors and building officials from South Windsor to Willington, the only fix is for the foundation walls to be removed and re-poured. In each known case, insurance companies immediately deny the coverage claim.

Donald Childree, a general contractor from South Windsor, says he's been in up to 75 different homes with the issue. He says it begins with hairline horizontal cracks, often more than 15 years after the foundation is originally placed. In time, map cracking develops, with some cracks big enough to fit a hand in. "You're looking at a minimum of \$125,000 upwards to \$200-250,000," Childree said, of the cost to replace the foundations. "Insurance companies absolutely will not cover anything." Dozens of affected homeowners, contractors and building officials claim all of the failed foundations were poured between the early 1980s through 1998 by J.J. Mottes Company, a concrete and septic supplier out of Stafford Springs.

Dean Soucy is a general contractor out of Tolland. He says he's received a "call or two per week" over the last several years from homeowners with the same issue. He says each foundation he's seen with the similar, distinct cracking was poured by J.J. Mottes Company in the '80s or '90s. "This is like an epidemic as far as the housing industry is concerned," said Soucy, as he brought the NBC Connecticut Troubleshooters through the basement of an affected home in Ellington.

Joseph Callahan, chief building official in Coventry, says all of the issues he's seen in his 26 years of working in Coventry and Manchester were from J.J. Mottes concrete. "I've never encountered anybody who had a foundation failure with anyone else's concrete," said Callahan. Towns don't require permits for concrete foundations, but dozens of affected homeowners say it was J.J. Mottes Company who poured their concrete.

According to its website, J.J. Mottes Company was created in 1947.

In a statement, J.J. Mottes Company president John Patton did not comment on any issues prior to 1998, the year he purchased the company from in-laws.

His statement reads:

“The current ownership of the Joseph J. Mottes Company has been in place for 15 years. During this time, it has produced ready mix concrete for approximately 10,000 different residential, commercial, municipal and state jobs. We are aware of no project, not one, that has had the recently discovered phenomenon of pyrrhotite reaction and we have not been notified by either state regulators or industry sources of this alleged problem.

“We produce our concrete using sand, water, granite stone, Type I/II cement and standard industrial admixtures and use the exact same materials for our residential, commercial, and government work - the latter two of which are rigorously tested and inspected prior to and during installation. We have and continue to meet all of the standards of our industry and the regulations of the State of Connecticut.

“There are many factors that go into producing a good concrete product. Quality concrete mix handled improperly in the installation process or installed in unfavorable site conditions can result in a poor quality foundation.

“We have begun working with our managers, geologists and testing labs to review our manufacturing methods and materials to eliminate even the slightest possibility of this problem occurring with our Ready-Mix concrete. We are confident that the products we are producing today will continue to meet the needs of the surrounding region.”

The statement does not address the alleged issues of foundations poured from the early 1980s to 1998, and contractors say the issues often take longer than 15 years for the concrete to show signs of failure. What’s causing the issue has mystified homeowners, contractors and the state for close to 20 years, but Donald Childree believes he has the answer. He says an iron sulfide mineral called pyrrhotite is to blame. Research suggests the effects of pyrrhotite in stone used as concrete aggregate could be catastrophic. Over time, water and air oxidize the pyrrhotite, creating a chemical reaction. This causes the concrete to swell and expand, leading to the cracking, and eventually raising the home from the foundation. In one region of Quebec, Canada, the government set up an emergency fund to pay for hundreds of homes with crumbling basements affected by pyrrhotite in the concrete.



Pyrrhotite is pretty rare in Connecticut, but according the U.S. Geological Survey, it is found in Willington at Becker’s Quarry. Becker’s Quarry is owned by the family that owns J.J. Mottes Company. The company confirmed the quarry is where J.J. Mottes has obtained stone used in their concrete aggregate for decades. Sources confirm pyrrhotite was found in testing on some foundations consisting of J.J. Mottes-poured concrete. Court records reference reports describing an iron sulfide chemical reaction creating the foundation failures.

We cannot determine whether or not the mineral was present in all the failed basement walls because most were not tested, and settlements of litigation with their insurers prevent homeowners from disclosing the findings.

Linda Tofolowsky, formerly of Tolland, says she was the first homeowner to notice the intense cracks on her basement walls, a little over 10 years after they moved into a home on Kent Road South in 1985. She says her insurance company denied her claim. Tofolowsky says she tried to seek help from the town and the state, and eventually the courts. The Tofolowskys took J.J. Mottes Company to court, alleging claims for product liability. In 2003, the company was found not liable for installing faulty concrete based on strength testing and a finding that the problems with the foundation were caused by the installer rather than a defect in concrete. However, we found no record that the concrete from the Tofolowskys' home was tested for pyrrhotite. The court also found the Tofolowskys' claim fell outside the 10-year statute of limitations.



Walter Zaldwy built his home in 1988 in Willington. He says J.J. Mottes supplied the concrete for his foundation. He never questioned why his insurance company sent him a notice in 2008 stating his foundation would no longer be covered – until he started noticing the spider cracks on his walls growing within the last year. “Looking back, I’m wondering, how did they get this information to decide they weren’t covering basement foundations anymore?” Zaldwy said. Zaldwy now must decide if he can afford to pay the hefty cost of replacing the foundation or just walk away from his biggest investment. “I spent a good part of my life trying to work and to achieve the American dream by owning the home to have it fall out from underneath me,” he said.

There is some hope for homeowners. While still denying claims, insurance companies are starting to settle with some homeowners, but it often only after a long legal battle.

To view the entire NBC Troubleshooters story;
copy and paste the link below into your browser URL window.

(Clicking Link does not work - “Says page does not exist!”), Copy & Paste works.

<http://www.nbcconnecticut.com/troubleshooters/Troubleshooters-Investigation-Crumbling-Foundations-Home-Basement-Concrete-318061181.html>

Spiders Commonly Found in Connecticut;

Northern Black Widow, Wolf Spider & Eastern Parson Spider

While spiders are usually small in size and most species do not pose any serious threat, they can still send chills up the back of someone who encounters the presence of one. For the most part, spiders in Connecticut are like most; non-threatening and harmless. However there are a few species of spiders that are found locally that can cause harm to humans. It is always a good idea to exercise caution when coming into contact with any spider. Some spiders that are poisonous may look similar to those that are harmless, so it is always a good idea to be safe rather than sorry.

Northern Black Widow Spider

One of the most poisonous spiders found in Connecticut is the Northern Black Widow. The female Northern Black Widow is larger than her male counterpart and also is the only sex that carries venom. The male Northern Black Widow is not venomous. The female Northern Black Widow has an hour glass shape on the bottom of her torso. The hour glass is usually a red to dark maroon color; this is a great identifier of the spider. If you think a spider may be a Northern Black Widow, carefully try to see if this hour glass shape is visible. If so, be cautious.



Northern Black Widow Spider Bites

The Northern Black Widow often builds her nest in dark, hard to reach areas. These spiders are not normally aggressive towards humans, however, if the spider is provoked, it will attack and the bite can be quite painful. If you are bitten by a black widow, it is important that you seek medical attention immediately. While fatality is rare with these spider bites, remember that they are venomous and can cause a great deal of health issues.

Wolf Spider

Another common spider that is found in Connecticut is the wolf spider. The wolf spider is a non lethal biting spider, and its appearance can be extremely intimidating. A wolf spider is large in size, hairy and has thick spider legs. While wolf spiders normally burrow underground during the day and hunt at night, they are very fast and this trait assists them while tracking down their prey. The bite of a wolf spider is extremely painful and can leave quite a bite mark on your skin.



Eastern Parson Spider

The Eastern parson spider is another common species of spider found in Connecticut. It has a brown and black pattern on its back. If handled by a human, the parson spider will strike out and bite. Like the wolf spider, its bite is not poisonous but will hurt the individual who is bitten. To keep your property and home free from these types of spiders, contact Pest RX for professional pest control service.



<http://www.pestrx.com/spiders-commonly-found-in-connecticut-northern-black-widow-wolf-eastern-parson-spider/>

That is Not Insulation

The picture below was taken while inspecting the attic of an old three family house in Seymour. My photographer missed the opening in the screen over the gable vent. There was also an open gap in the ridge vent material that was above this picture.



What self-invited critter(s) caused this mess?

How many critters were observed during the inspection?

What should be reported?

Who should fix the situation?

Any other thoughts or observations?

Email me your response and I can pass on to members in next issue, ading5@aol.com.

The following article comes from Working RE Magazine and is written by a fellow home inspector. I have seen other articles by him in other editions. Articles are useful for home inspectors to establish credibility. To be an expert witness, lawyers expect us to have academic like accomplishments what have you written and was it published? Would be nice if some of our members started to write articles for our newsletter. I can help you with editing for our newsletter and then try to get you published in other periodicals. Take a look at what Matthew Steger did.

Clothes Dryer Vents: *Proper and the Improper*

By Matthew Steger, ACI

I continually run into confusion from property owners and Realtors regarding what the proper venting material should be for clothes dryers.

Statistics from the Consumer Product Safety Commission (CPSC) show that over 24,000 house fires and nearly \$100 million in property damage annually are related to faulty clothes dryer vent installations. House fires related to clothes dryer vents are much more common than most people believe but luckily are relatively easy to prevent. The photo at right illustrates how dirty many dryer ducts are and most people would have no idea until they either (1) have a fire, or (2) decide to finally clean out their dryer vent.



During a normal drying cycle, up to a gallon of water may be drawn out of the clothes in the form of water vapor. The purpose of the dryer vent system is to transport this water vapor, and the lint that accompanies it, to a safe location outside the home. The most commonly seen improper type of dryer vent is flexible vinyl tubing. Vinyl is a type of plastic and it can easily melt and lead to a house fire. This material, most often white and ribbed, tends to allow for lint to readily accumulate. Lint is very flammable and all it takes is a small spark to ignite it leading to a house fire.

The more lint that fills a clothes dryer vent, the more energy the clothes dryer consumes to try to dry the clothes as air won't freely flow through the clogged vent material. This, in turn, causes the drying cycle to be much longer than normal and raises utility bills. The photo at right shows an installation of vinyl tubing.



Another improper dryer vent material that I routinely see installed is mylar foil tubing. It is a flexible ribbed shiny tubing that many home owners and contractors have installed and they wrongly assume that it is metal because it is shiny. Mylar foil tubing is not approved for use as a clothes dryer vent material and should not be used for this application.

The photo below left shows an installation of mylar foil tubing which actually runs behind a fixed wall covering and was the only dryer vent material installed in this particular home. A few manufacturers of mylar foil tubing have been able to obtain a UL listing; these products specifically should be used as the transition duct ONLY between the dryer and the actual rigid metal dryer vent (not the full dryer vent!). If the mylar transition duct is UL approved, it will have a UL sticker on it. If it has no sticker, then it should be assumed that it is not UL listed and should be replaced with a proper dryer vent material. The transition duct should be as short as possible, to connect the dryer to the metal dryer vent and it should be no longer than 8 feet. The transition duct must not run within a wall, floor, or ceiling covering since it will not be able to be visually inspected and can't easily be cleaned.



I also occasionally find mylar tubing venting a clothes dryer into the basement with a plastic container (see photo above right). First, the tubing is incorrect. Second, venting the clothes dryer into the basement takes the moisture out of the clothes that the dryer is drying and discharges that back into the home. This creates an environment that is a fire-hazard (lint) and a mold-hazard (moisture).

Something that I've been running across more often lately in homes built within the past 15 years is some builders installing 4 inch PVC drain pipe as the clothes dryer duct. At one inspection from this past spring, I even saw a black corrugated plastic drain pipe (normally used for draining exterior water from downspouts) being used as the home's dryer vent. While PVC is meant for plumbing and venting applications, PVC is not approved for venting a clothes dryer and should not be used for this application. PVC pipe can allow a static charge to build up; this static charge can ignite the dryer lint leading to a fire. The photo below from a recent home inspection shows vinyl tubing (left side) connected to PVC pipe (right side) with cloth duct tape.



The International Residential Code (IRC) section M1501 requires that clothes dryer vents be constructed of at least 0.016" thick rigid metal, have smooth interior surfaces, and shall not have sheet metal screws extending into the duct. The clothes dryer vent should meet the UL 2158A standard. Sheet metal screws penetrating into the material can allow lint to get caught on the screws and possibly clog the vent over time. Keep in mind, a home inspection is not a code compliance inspection and that the Authority Having Jurisdiction (AHJ) is the responsible party for determining/verifying code compliance. The home inspector is using these standards, however, as a reference to help protect his or her client from possible future hazards, such as a house fire. The photo at right shows the proper rigid metal duct material. Notice how this rigid metal duct looks nothing like the mylar foil material. This material can't easily be bent.



Dryer ventilation systems should only terminate to the home's exterior and have a proper dampered exterior cover to help prevent water, birds, and insects from entering the duct. The exterior cover should not have a

screen since it will cause lint build up and block the vent over time. Venting a clothes dryer into a garage, basement, attic, or anywhere else inside the home can lead to excessively high humidity levels, mold, and an increased fire risk. Also, a clothes dryer ventilation line should terminate to an area of the home's exterior where it cannot be blocked by vegetation, snow, or dirt, and be at least 3 feet from doors and windows. The vent also should not terminate near an air conditioning compressor as the dryer lint can accumulate on the A/C compressor which can prevent proper operation of the A/C system.

Flexible rigid metal ducting (this specific material is only slightly bendable) is recommended where the rigid metal duct material connects to the clothes dryer. The photo below shows flexible rigid metal ducting. Notice how different this rigid metal material below looks compared to the mylar foil ducting shown in the 3rd photo from the top of this article. If the clothes dryer and exterior vent are in close proximity, a single piece of flexible rigid metal duct (as seen at right) can often be safely used as the sole duct, assuming it does not pass behind a wall, floor, or ceiling covering.



I also sometimes find dryer vents that far exceed 40 feet. I recommend that the vent system be modified to terminate to an alternate exterior location closer to the laundry appliances to allow a shorter run. Most standards call for clothes dryer vents to be no more than 25 feet in length, have few bends, and no kinks. Gas dryers, though, are often permitted to have ducts no longer than 35 feet in length. The more bends in the line that exist, the shorter the overall length should be. For every 90 degree bend, the vent should be shortened by 5 feet; for every 45 degree bend, the vent should be shortened by 2.5 feet. An exception exists if the clothes dryer's manufacturer specifically permits a longer vent but, in most cases, the inspector does not have this documentation from the clothes dryer's manufacturer.

With every home inspection, I always recommend that the clothes dryer vent system be thoroughly cleaned at least twice per year as preventative maintenance. A home owner can take apart and clean the dryer vent's interior himself. This is made easier with a vacuum cleaner with a long hose attachment. Some HVAC professionals and chimney sweeps also offer dryer vent cleaning as a service.

During a home inspection, the inspector should try to determine the type of clothes dryer vent material(s) installed. In some homes, only parts of the clothes dryer vent system may be visible. Often, socks or other clothing have fallen behind the laundry appliances against the wall and these items can block the view of the dryer vent where it passes into a wall or floor. Installed insulation, ceilings, or walls as well as other stored items in a basement can also block visual access to the dryer vent material. Of course, home inspectors do not move insulation, disassemble walls/ceilings, or move appliances to perform the inspection. Some chimney sweeps, and disaster cleanup companies offer professional dryer vent cleaning. Special tools are needed to properly clean these vents, especially the longer vents. Short vents can often be cleaned by the homeowner, however.

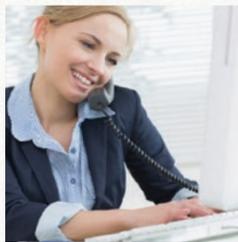
House fires related to improper or blocked dryer vents are easily prevented and a little bit of preventive maintenance can help save lives. When was the last time you inspected and cleaned your clothes dryer vent? Your family's safety, and those of your clients, may depend on it.

About the Author

Matthew Steger, owner/inspector of WIN Home Inspection, is a Certified Level 1 Infrared Thermographer and an ASHI Certified Inspector (ACI). He can be reached at: 717-361-9467 or msteger@wini.com. WIN Home Inspection provides a wide array of home inspection services in the Lancaster, PA area. ACI WIN Home Inspection - "WE SEE MORE. CLEARLY." ASHI Certified Inspector Certified Level 1 Infrared Thermographer Phone: 717.361.9467 Fax: 831.306.9467 Web: WINHomeInspectionElizabethtown.com

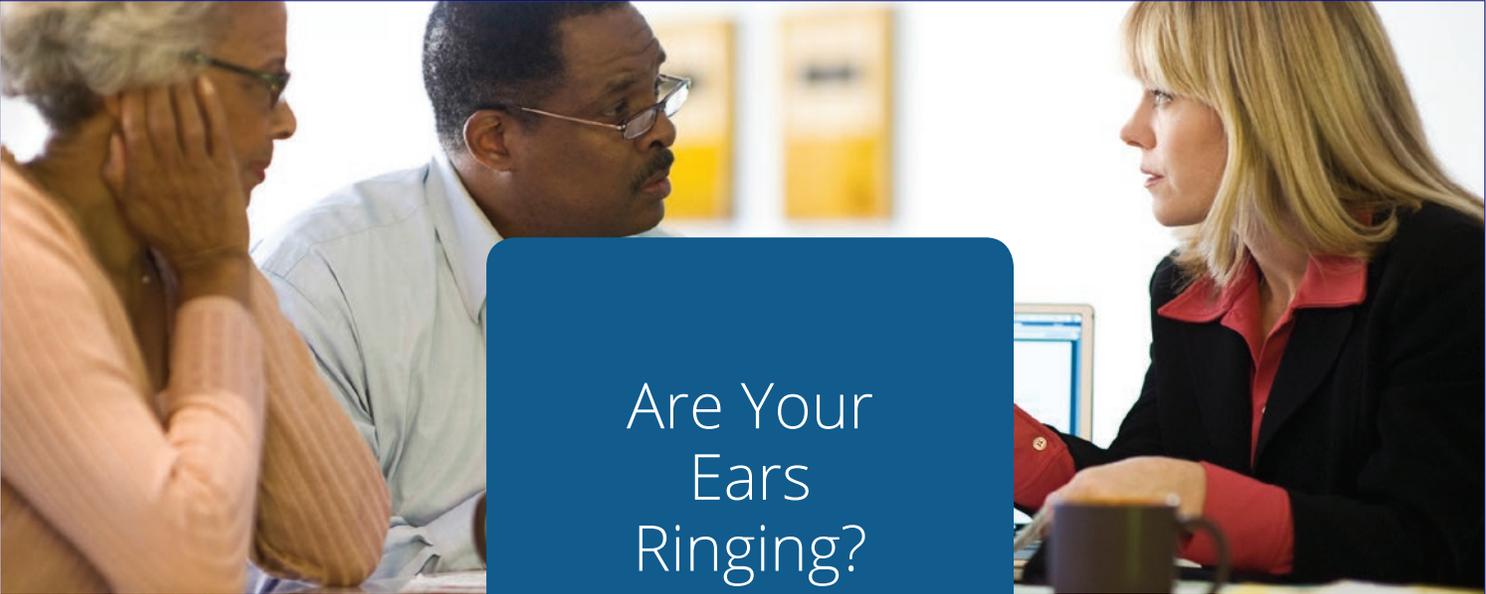
The following article can be viewed online using the link below, It has also been included in this newsletter for your convenience. http://www.yodle.com/downloads/word_of_mouth_white_paper.pdf

HOW TO GET MORE WORD OF MOUTH



5 Things Every Local Business Owner Needs to Know

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Are Your Ears Ringing?

If not, they will be soon. We're about to pull back the curtain on the mysteries of word of mouth marketing and show you how to get more people talking about your business.

Here's the deal

Word of mouth *sells*. Did you know 92% of all consumers report that a word of mouth recommendation is the leading reason they buy a product or service?¹ And 78% of local businesses say that word of mouth and referrals are the top drivers of business?²

That's why you should pour yourself a coffee, pull up a chair, and spend the next 15 minutes reading this guide from cover to cover.

You'll learn

- Why people can't resist talking about businesses like yours
- How the Internet changed word of mouth marketing—and what that means for your business
- Where people are “talking” these days—and how to join the conversation
- How to make it easy for people to talk about your business
- What you can do to start increasing your word of mouth TODAY

1. *Highly Recommended: Harnessing the Power of Word of Mouth and Social Media to Build Your Brand and Your Business* by Paul Rand, 2013
2. Yodle Small Business Sentiment Survey, 2013

Are you ready?
OK, let's go!



#1

The Truth About Word of Mouth Marketing

We're going to let you in on a little secret. People actually *want* to talk about your business. In fact, they're dying to tell their friends all about how it's the greatest thing since sliced bread. Here's why.

Human beings are wired to share.

Thousands of years ago our survival depended on word of mouth—how else could we communicate with our fellow humans about the best hunting spots or the safest places to take shelter? The instinct to pass valuable information along to our peers is deeply rooted in all of us.

It makes us feel warm and fuzzy.

Think about how satisfying it feels to give directions to a stranger. Or turn a friend on to a new band. Or share a funny YouTube video. We all crave connection, and word of mouth is a simple way to get it.

It gives us power.

The ability to make high quality word of mouth referrals draws people to us, improves our reputation, and makes us influencers. It's a form of social currency. We do it to benefit ourselves as much as others.

Most importantly, it opens wallets.

We're exposed to hundreds, if not thousands, of advertising messages a day, and it's made us a skeptical bunch. We'd rather hear about a product or service through word of mouth from consumers like ourselves. And that's often all it takes to turn us into buyers.

Bottom line?

We can't stop talking. And talking leads to *buying*.

However, the way we "talk" has changed. 

Read on to find out how.



#2 The “Grapevine” Has Changed.. And That’s a Good Thing

Maybe you’re reading this on your smartphone over lunch. Or on a desktop computer at your office.

Or on a laptop as you sink deeper and deeper into your couch.

No matter what device you’re using, the technology that’s connecting us right now has changed the way people “talk”—and the way word of mouth travels.

Your business can benefit, and here’s how.

Word travels faster than ever

Every 60 seconds there are 26,380 Yelp reviews published, 2.4 million Facebook posts made, and 204 million emails sent.³ If you position your business for success (we’ll get into that more later), you won’t need to wait for the good word to get around—it travels at lightning speed.

Opinions are a heck of a lot louder

Today, every consumer has the power to reach the masses in an instant. Think about a site like Yelp. Anyone can log in and post a review that reaches potentially millions of people all at once. This means it’s possible for just a few of your happy customers to quickly and easily spread the word about your business to your entire local market.

You can “trigger” real-life word of mouth online

Of course, there’s still a whole lot of chatter taking place between customers in real life. According to Dave Balter and John Butman, authors of *Grapevine: The New Art of Word-of-Mouth Marketing*, 80% of word of mouth is still taking place offline—and 75% of that word of mouth is triggered through online conversations.

3. Domsphere Blog, 2014

So where can you get more online word of mouth?

Read on to find out.



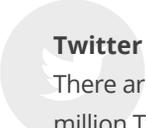
#3 To Increase Your Buzz, Go Find the Honey

Here are a few major hotspots where customers discover, recommend, and talk about local businesses like yours online.



Facebook

On average smartphone users check their Facebook page 14 times a day.⁴ By creating and regularly updating a Facebook Business page, you stay on customers' minds to drive repeat business and increase the likelihood that they'll mention your business or share your posts with others.



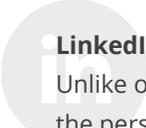
Twitter

There are 284 million users on Twitter that send 500 million Tweets a day⁵—often about what's going on in their local area. Create an account and give your business the chance to be part of that conversation.



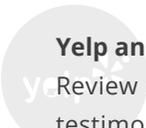
Google+ Local

Today 97% of consumers use the web to search for local services⁶—and Google is by far the most popular search engine. Having a Google+ Local profile makes it easier for potential new customers to find your business—and for existing customers to share it with others.



LinkedIn

Unlike other social networking sites that tend toward the personal, LinkedIn is strictly business. Use it to connect with other industry professionals to build relationships and drive referrals.



Yelp and Angie's List

Review sites like this can quickly transform positive testimonials into crisp, legal tender for your bank account—the Yelp mobile app drives over 200,000 calls to businesses a day.⁷ Also, be sure to get on any review sites relevant to your industry such as Trulia or ZocDoc.

4. IDC Report, 2013
5. Twitter.com Company Page, 2015
6. BIA/Kelsey, 2010
7. Digital Marketing Ramblings: "By the Numbers: 40 Amazing Yelp Statistics," 2015

But what if people have nothing to say about your business?
We can fix that. Read on.



#4 The Best Word of Mouth Comes from Standing Out

If your customers aren't motivated to say great things about your business, you're not going to get much word of mouth. Here's how to make it easy for your customers to tell others about what you do.

You need to stand out

Nobody talks about average. In his book *Getting Everything You Can Out Of All You've Got*, marketing guru Jay Abraham says, "In order to stand above the crowded marketplace, you or your company must offer your prospect or client a unique and distinctive advantage above and beyond that of your competitor."

So what makes you different?

Do you get the job done faster? Cheaper? Is what you offer of a higher quality? Do you provide superior customer service? Offer a guarantee? Is there a particular specialty you're known for? Focus in on a few key benefits you offer that set you apart from other local competitors.

Write it down

Don't just think about these things—grab a notebook and start writing down your ideas. The act of writing will help you tap into new ways of thinking about your business. Advertising copywriters often "write their way" to a solution and you can do the same.

If you need help, ask your customers

Find out why they choose you over competitors—and get specific. Details are persuasive, so dig into the nitty-gritty. The reasons you uncover are often the messages most likely to be carried through the grapevine and shared throughout your larger target market.

OK, now you've got something worth talking about.

Now there's just one thing left to do...



#5 To Spread the Word, Join the Conversation

Don't sit back, cross your fingers, and hope that word of mouth magically happens for your business—*make* it happen! Here are a few ideas for ways you can get people talking on the web.

Turn heads with photos on social networks.

Maybe it's beautiful shots of your craftsmanship. Or dramatic before and after photos. Perhaps it's warm, welcoming pictures of your staff, office, or equipment. Use photos to remind people of the unique qualities that make your business worth mentioning.

Make 'em an offer they can't refuse.

People love a good deal—especially one they can brag about to a friend. So give them reasons to gloat. Offer a discount on a timely marketplace need or special pricing for a first-time buyer. Whatever you decide to offer, be sure to post about it on your website and social networks. The more unique, valuable, or time-sensitive the deal is, the more likely it is to be shared with others.

Create buzz by sharing your expertise.

Like Steve Martin said, "be so good, they can't ignore you." Share insights about your industry that cause people to sit up and take notice. Don't be afraid to have an opinion. You're an expert with a unique take on your business—let it be heard.

Stay in touch with email.

Much of word of mouth marketing is about staying top of mind. In other words, don't let your customers forget about you. Sending periodic emails about new services, special offers, or helpful insights is an inexpensive way to continue coming up in conversation.

Request reviews from your customers.

Don't be shy! Send a brief, friendly email to satisfied customers with a specific link for the website where you'd like them to leave a review. Glowing praise from happy customers is what word of mouth is all about.

**That's it! If you'd like help
getting more word of mouth
for your business, read on.**

We're Here to Help You Succeed

We'd like to wish you the very best as you use this information to attract more new customers, repeat business, and referrals to your local business.



What We Do

At Yodle, we help more than 45,000 local businesses find and keep customers simply and cost-effectively.

If you're looking for a "marketing department in a box," check out our all-in-one platform *Marketing Essentials*™. It includes a desktop and mobile website, SEO, social media presence, reviews and offer management, and email marketing. Plus it comes with full customer service from our team of experienced marketing specialists.

For a free, no obligation demo of *Marketing Essentials* that's customized for your business, please call us today at **888-441-1308** or send us an email at **wordofmouth@yodle.com**.



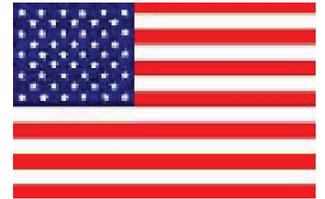
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		<p>They have served as our primary leaders and in other capacities since 1992.</p> <p>Please thank them for their service when you have a chance.</p>		

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