

# CAHI MONTHLY NEWS



## Presidents Corner



This is my favorite time of the year. The holiday season is in full swing. I for one am happy for any slow down that may occur. I am always thankful for the time to focus on family and friends, and the holidays upon us.

Sometimes we get so wrapped up in earning a living that we take for granted the most precious gift we have...Family. As home inspectors we do not have a nine to five job. If we are not in the field, we are on the computer, or on the telephone, or attending meetings to maintain our credentials. Sometimes the family takes a "back seat". I once again encourage all of you to take this time to strengthen your family connection. Even though they know and appreciate what we do to provide, let them know you appreciate their tolerance as well.

The world is a hard place to figure out. So many are not as fortunate as we are. Look around your community and see if there is someone you can help in even a small way this holiday season. Visit a neighbor who may be alone during the holidays. Thank your local law enforcement officers for the jobs they do. They will be away from their families while watching over us during this holiday season so we may enjoy our family time in peace.

Also remember that our service men and women are out there guarding our PRECIOUS freedom, here and abroad. Freedom that has been challenged more than ever over the past decade. There is no time off for the holidays for them. Please acknowledge their courage and patriotism in some way this holiday season.

So I am going to step away from political correctness and wish you all a Merry Christmas and Happy Holiday Season. I hope you all find the time to practice your holiday traditions with peace and love and enjoy all that comes with.

**"Christmas is not a time nor a season, but a state of mind. To cherish peace and goodwill, to be plenteous in mercy, is to have the real spirit of Christmas."**

*– Calvin Coolidge, 30th president of the United States*

Best wishes,  
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!

**DECEMBER**  
*(No Meeting)*

**Merry Christmas  
and  
Happy New Year**

**JANUARY 27th Meeting**  
**Building Envelopes**  
*by Hydro Gap*

**JAN. - Saturday - TBD**  
**Law Seminar**  
*with Kent Mawhinney*

# Holiday Safety Tips for the Delivery of Packages

December 06, 2013/ Boston Police



During the holiday season, the Boston Police Department advises residents to be aware of delivery packages being stolen from homes. With the holidays quickly approaching, we want to take this time to remind our residents to protect themselves from being targeted.

## **Tips to protect yourself from a home delivery theft:**

- Send the package to the residence of a trusted friend or relative who you know will be home. Be sure that the friend is ready and waiting to retrieve the package when the doorbell rings.
- Ask the package delivery company to hold the package if you will not be home (many have local delivery centers). While we can't promise that this service is available, there are companies that will hold a package for up to 5 days.
- Request that your package is marked "signature required." This requires the delivery person to stand by and wait until you're available to retrieve the package. You could also put a note on your door, requesting the deliverer go to your next door neighbor for the signature.
- Leave special instructions on where to deliver the package. A good place is on the side or back of the house, so that the package is out of sight from the road. Ask the delivery person to take and discard the note with him/her or leave it with the package.
- Use a company that provides a tracking service and check online to see when your package is scheduled to arrive.
- Have the items shipped to the nearest store for "in-store pick up."
- If you have an understanding boss, have your packages delivered to you at work.

If you have any questions, please do not hesitate to reach out to the Community Service Officers of your district. These simple tips can help make the holidays much less stressful and protect your deliveries.

*Have a safe and happy holiday!!!*

# 2015 Year-End Tax Planning Tips for Small Businesses



Virtually all small business owners are frustrated with our current tax system. In fact, five out of today's Top 10 small business concerns relate to state and federal tax issues, according to the Small Business Problems and Priorities survey released by the National Federation of Independent Business (NFIB), a small business advocacy group. Small businesses are most frustrated by the complexity of the tax code and the disparity between effective tax rates of small vs. large businesses. Tax reform will undoubtedly be a hot button during the 2016 presidential race.

Meanwhile, business owners who engage in proactive planning can take some of the "bite" out of their taxes. Here are some simple strategies for you to consider during the fourth quarter of 2015. These maneuvers require action before year end, so don't delay.

## **Defer Income and Accelerate Deductible Expenses (or Vice Versa)**

The majority of small businesses are organized as so-called "pass-through entities" that don't pay corporate-level income tax. If your business is a sole proprietorship, partnership, limited liability company or S corporation, your share of the business's income is reported on your Form 1040 and taxed at your personal rate.

The individual federal income tax rates are scheduled to be the same for 2016 as they are for 2015. Therefore, deferring revenue into 2016 while accelerating deductible expenses into 2015 makes sense if you expect to be in the

## **What's New for Businesses This Tax Year?**

Here's some new information for business taxpayers in the 2015 tax year:

### **W-2 Reporting of Employer Health Costs**

The Affordable Care Act (ACA) requires certain employers to report the cost of coverage under employer-sponsored group health plans. This reporting is done on W-2 forms. Reporting the cost of health care coverage on Form W-2 doesn't mean it is taxable. The reporting is for informational purposes only to help employees understand the cost of their coverage.

Currently, this reporting is optional for employers that submit fewer than 250 W-2 forms. But it's mandatory for employers that submit 250 or more W-2 forms. Compliance requires employers to supply the appropriate reporting codes, which flow to the required W-2 reporting boxes. To further complicate matters, certain types of coverage (such as major medical) currently must be reported, while other types are optional or don't need to be reported.

W-2 forms must be distributed to employees by February 1, 2016. But gathering the requisite information will be time consuming for most companies. Fortunately, your tax and accounting advisers can assist with W-2 reporting of employer health costs. Be sure to contact them as soon as possible if you need help.

### **Extenders**

Year-end tax planning for 2015 is particularly challenging because Congress has yet to act on a host of tax breaks that expired at the end of 2014. It's uncertain at this time whether the "extender" provisions will be extended by Congress on a permanent or temporary basis (and whether any such extension would be made retroactive to January 1, 2015). For businesses, these tax breaks include:

1. 50% bonus first-year depreciation for most new machinery, equipment and software,
2. An expanded annual expensing limitation under Section 179 (up to \$500,000 for 2014),
3. The research tax credit, and
4. The 15-year write-off for qualified leasehold improvement property, qualified restaurant property and qualified retail improvement property.

Discuss the status of these extenders with your tax adviser before year end.

same or a lower tax bracket next year. In that case, this strategy will, at a minimum, postpone part of your tax bill from 2015 until 2016.

On the other hand, if your pass-through business is thriving, and you expect to be in a higher tax bracket in 2016 (say, 35% vs. 28%), take the opposite approach. If possible, accelerate revenue into 2015 and postpone deductible expenses until 2016. That way, more income will be taxed at this year's lower effective marginal tax rate instead of next year's higher rate.

If your business is a C corporation, you need to consider the 2016 corporate income tax rates. They are also scheduled to be the same as in 2015. So if you expect your corporation to be in the same or a lower bracket in 2016, postpone revenue into next year while accelerating deductible expenses into this year. If you expect to be in a higher tax bracket in 2016, try the opposite approach by accelerating taxable income into 2015 and deferring deductible expenses to 2016.

### **How to Juggle Income and Expenses (for Cash-Basis Entities)**

Juggling year-end revenue and expenses is fairly simple if your small business uses the cash method of accounting for tax purposes. The cash method gives you flexibility to manage your 2015 and 2016 taxable income to minimize taxes over a two-year period. Let's look at some specific cash method strategies to consider if you expect business income to be taxed at the same or lower rate next year.

First, before year end, use credit cards to pay recurring expenses that you would otherwise pay early next year. You can deduct the charges in 2015 even though the credit card bills won't be paid until next year. This favorable treatment doesn't apply to revolving charge accounts issued by retailers, however: You can't generally deduct business expenses charged to your retail store account until you pay the bill.

Another trick is to pay expenses with checks and mail them a few days before year end. The tax rules say cash-basis entities can deduct the expenses in the year checks are mailed, even though they won't be cashed or deposited until early next year. For big-ticket expenses, send checks via registered or certified mail to prove they were mailed in 2015.

The tax code also allows you to prepay some expenses for next year, as long as the economic benefit from the prepayment doesn't extend beyond the earlier of:

1. 12 months after the first date on which your business realizes the benefit, or
2. The end of 2016 (the tax year following the year in which the payment is made).

For example, you can claim 2015 deductions for prepaying the first three months of next year's office rent or prepaying the premium for property insurance coverage for the first half of next year.

On the revenue side, the general rule is that cash-basis taxpayers don't have to report revenue until the year they receive cash or checks in hand or through the mail. To take advantage of this rule, put off sending out some invoices for work completed in late December so that you won't get paid until early next year. (Of course, you should never do this if it increases the risk of not collecting the money.)

If you expect to pay a significantly higher tax rate on next year's business income, try the reverse of these strategies to raise this year's taxable income and lower next year's. For example, a cash-basis taxpayer who expects to be in a higher tax bracket in 2016 might ship before year end (and invoice) products scheduled for delivery in early January in the hope that customers will pay by December 31 and hold off on sending checks to vendors until after January 1.

## Take Advantage of NOLs

These business tax planning strategies also can be used to create (or increase) a 2015 net operating loss (NOL). This occurs when a business's expenses exceed its income. You can then choose to carry a 2015 NOL back for up to two years in order to recover taxes paid in earlier years, which may be a welcome boost to your cash flow. Or you can choose to carry the NOL forward for up to 20 years, if you think your business tax rates will go up and the NOL deduction could save you more taxes in the future.

## Meet with Your Tax Adviser

These strategies only scratch the surface of proactive tax planning moves. Business owners who assess matters before year end have many more tax-planning strategies at their disposal than those who wait until after the start of the tax filing season.

# Was Their Inspector Drinking?

by Al Dingfelder

In the past, I did not like to inspect house trailers. However, as I work more with interns I find they are a good training opportunity. They are smaller and very manageable from a report writing stand point. I have the intern do hand written reports without pictures and I sit back and coach.

This past summer we had a trailer being purchased by a lady with worse mobility than me. We looked at the roof prior to arrival of client and realtor and it was not classified as "Young" or even "Midlife". My intern correctly advocated for this roof to be included on the summary page of his report. Since it would be stupid to get her on a ladder, I told him to take some pictures to help explain his finding to the client.

The realtor asked the seller to reroof the trailer or give a credit for the estimated cost of reroofing. A few days later, the buyer's agent called me with the seller's response. "My inspector says there is nothing wrong with the roof".



I sent the buyer's agent these and some other pictures and inquired if the seller's inspector had been drinking that day. Alcohol can cause people to miss the obvious, to lie, or to look at the wrong trailer.

Seller did take care of the roof.

# Home Navigator Ad

ad as it appeared in the November issue in the Connecticut Home Navigator magazine.



## LOOKING TO BUY A FORECLOSURE PROPERTY?

Buying a foreclosed property will have its own specific challenges. Most times the utilities will be off. You can and should ask for them to be turned on for a home inspection, but that may not happen.

The metals used in the mechanical systems have become quite valuable, so thieves have been gutting the homes to the point where they are no longer livable. Vacant homes are prime targets for thieves, but they also provide a club house for vandals.

Rats, squirrels, possums, bats, and termites want the same thing that we want: a nice quiet place to live. A vacant home can provide this for them. Many foreclosures will sit vacant for some time before they are purchased, so you may find an unwelcome guest or two. Look for signs of animal activity, such as chewed boards or droppings. Mold needs the right conditions to exist, which a well winterized home will not provide. However, if you smell a musty odor, you may want a mold inspection. Some odors may be from an empty toilet or sink trap. Traps hold water to prevent sewer gases from entering the house.



There has been a trend by some owners to start damaging the home that they are leaving during the foreclosure proceedings. Holes in walls and doors where fists and feet went through are the most common example. You may find that you will have to cleanup after the previous owner.

Hire a CAHI inspector and you will be very happy you did!

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**CAHI, THE LARGEST HOME INSPECTION ORGANIZATION IN THE NORTHEAST! HOME GROWN AND WORKING FOR YOU!**

The Connecticut Association of Home Inspectors Inc. was formed in 1992 to organize home inspectors and provide them with quality education to make them more knowledgeable and we have been doing that ever since! Find a member of our organization at

<https://www.ctinspectors.com/>

# Is Your Fireplace Safe?

by David Hollies



Most folks consider their fireplaces and chimneys to be indestructible parts of their home that require little or no maintenance. While masonry work is generally as close to maintenance-free as you can get, fireplaces and chimneys are more than just works of masonry: they are a part of your home's heating system, which must effectively exhaust fumes from your fireplace, furnace and water heater.

Relatively minor but regular maintenance efforts can help your chimney operate safely for an indefinite period of time. In the U.S., many people are poorly informed about the importance of basic chimney maintenance. This lack of understanding causes a substantial number of preventable deaths and injuries each year.

Beyond the safety issue, neglect of chimneys leads to very expensive major repairs that would not be necessary if the chimney were properly maintained.

The three most serious problems that result from poorly maintained chimneys are:

- Carbon monoxide poisoning
- Chimney fires
- Premature failure of the fireplace and chimney

## **Carbon Monoxide Poisoning**

Carbon monoxide poisoning claims about 4,000 lives a year in the U.S., and a significant number of these deaths are the result of poorly maintained chimneys. In addition, about 10,000 people are made ill by lower levels of exposure to carbon monoxide.

Carbon monoxide is a by-product of combustion. The less complete the burning (combustion), the more carbon monoxide is generated. Gas hot water heaters, gas and oil furnaces, fireplaces, and wood stoves all generate carbon monoxide.

One of the reasons carbon monoxide is so deadly is that you generally can't see or smell it: rarely do its victims have any warning. Low levels of poisoning tend to cause flu-like symptoms, so that people think they are just catching a cold. More advanced poisoning can cause vomiting and headaches and even death. Carbon monoxide is deadly because it tricks the body into thinking it is oxygen. The body actually prefers carbon monoxide, choosing it over oxygen when both are present in the atmosphere.

Once in the body, carbon monoxide goes everywhere in the body, including the brain. Children, in particular, are quite susceptible to brain damage after relatively low levels of exposure.

With chimneys, fireplaces and furnaces, most carbon monoxide problems occur because of improper exhausting of fumes. Such problems are almost entirely avoidable through regular professional fireplace & chimney inspection.

## **Chimney Fires**

Another major threat posed by inadequate maintenance is chimney fires. As fires burn, they generate smoke. As the smoke rises up the chimney, it comes into contact with the relatively cooler interior of the chimney (the flue), where some of the smoke condenses, like steam on a glass of cold water. The resulting condensed smoke is called creosote. Creosote is a black or brown gummy substance that builds up on the flue. Once a sufficient amount of creosote builds up, it can catch fire. The resulting chimney fire can range from being barely noticeable to being so dramatic that it sounds like a low flying jet.

The danger in chimney fires comes from the extremely high temperatures generated, which can severely damage the mortar in the chimney and even ignite nearby burnable surfaces. The first fire in a chimney may not even be noticed or, if noticed, may instill a false confidence in the owner (noticing that they had one chimney fire and seeing no harm done, they conclude that the hazard doesn't apply to their circumstances).

In many cases, the first chimney fire can cause cracks and loosen mortar joints that then provide the next fire with an avenue to reach the roof timbers and other combustible materials.

Typically, chimney fires that spread to the rest of the house do so very quickly and consume the entire house before being brought under control. The high temperatures cause them to spread extremely fast, often trapping people in upper story bedrooms.

## **Chimney Failure**

A third major danger from poorly maintained chimneys is failure of the basic structure itself. As discussed above, chimney fires can damage the mortar joints and cause cracks that crumble further with continued "small" chimney fires.

Even before the second chimney fire has the opportunity to penetrate the cracks caused by the first, carbon monoxide can escape the chimney and leak into the living quarters of the home. Brain damage and death can occur before anyone has even noticed a problem.

## **Chimney Inspection**

As frightening and fierce as the potential fireplace and chimney hazards are, they are almost entirely preventable. The Chimney Safety Institute recommends that homeowners who light fires in their fireplaces three or more times a week during the heating season should have their chimneys inspected and cleaned once a year.

If unseasoned wood is burned in the fireplace, twice-a-year cleaning and inspection may be necessary, because unseasoned wood usually burns at a lower temperature than seasoned wood, causing more smoke and therefore more creosote.

Some people assume that because they don't have fires continuously during the winter, they don't have to worry too much about creosote buildup. This may be far from the truth. The colder the flue, the greater the condensation, so creosote buildup is the greatest at the beginning of a fire, in the time before the flue has fully heated up.

The Chimney Safety Institute also recommends that if you use the chimney, wood stove, or free-standing fireplace less than three times a week, you should have the chimney inspected at least once a year and professionally cleaned if necessary.





# Home inspectors using drones

## Unmanned aircraft provide birds-eye view of rooftops

By Marilyn Moritz - Reporter

SAN ANTONIO - J.J. Henson's toolbox has gone sky-high tech. Now, in addition to a tall ladder, he carries a small drone on the job.

"If you fall off a roof, you're automatically looking for other ways to inspect a roof," he said.

As owner of Henson Home Inspections, it's his job to view the condition of a client's rooftop. And, often, those roofs are two-story and steeply pitched.

"My son was watching videos on drones, and he said, 'Dad, why don't you fly one of these?'" he said.

The scene is part sci-fi, part child's play.

As Henson inspected a roof on a home in Live Oak, he launched the drone from the street. With the controller in hand, he piloted the whirring drone across the roof so the high-definition camera could capture images.

Henson can view the images in real time on his phone mounted on the controller. But it's the video that he can zoom into that really lets him inspect the roof's condition.

"It's an amazing view," he said. "You can see nail heads. You can see the seals along the flashing, holes in the shingle tops, so it's a definite plus."

Texas law bans use of private drones to capture images of people or property without permission. So, Henson said he is careful to fly low and close to the roof he's hired to inspect.

And because he does not charge for the drone use, he said it's not commercial use, but just a tool to do his job.

"This is just another eye for me to see and do it safely," he said.

## Drones Give Home Inspectors Bird's-eye View

The aerial vehicles make checking hard-to-reach places, such as steep roofs, much easier by documenting with photo or video images.

With new rules for drone piloting making headlines and companies that sell goods online musing about the possibility of drone-based delivery, the tiny, unmanned aerial vehicles seem to be gaining traction that goes beyond recreational use.

Although hordes of drones buzzing by to deliver consumer goods to your doorstep may be years away, home inspectors use them now to get aerial photos and video of hard-to-reach places, delivering better results and saving clients money in the process.

Glenn Fricke, owner of DG Construction and Inspections in St. Petersburg, Florida, says he first investigated using drones in 2012. He says he was one of the earliest to adopt the technology and wrote extensively on it for the International Association of Certified Home Inspectors.

“I was kind of ridiculed at the time, but as technology has advanced and prices have come down, more people are seeing the value in it,” he says.

With a camera-equipped drone, Fricke takes high-quality images of rooftops and other hard-to-reach places that previously required either a ladder or lift to access – if he could get there at all. The drone helps him complete the job much more effectively and faster.

He says current technology allows for smooth piloting, and operators can see images and video in real time via tablets or smartphones mounted on the remote control unit. He deploys the drone a few times a month on average, he says, and doesn't charge extra for its use.

“It's part of our standard inspection package,” he says. “You don't want to look a client in the eye and say, ‘Hey, I can't evaluate your roof.’”

Glenford Blanc, owner of Pro-Spex Home Inspection Services in Laurel, Maryland, says he's been using a drone for about five months in cases where roofs are too steep or high to send a person up to inspect. “We're not like roofers; we don't carry around 30-foot ladders,” he says. “It's about delivering more to the customer and keeping our inspectors safe.”

Orlando Angie's List member Kareem Weller says Dominic D'Agostino, owner of Longwood, Fla.-based Home Pride Inspection Services, effectively used the drone to augment an inspection on a house he was planning to buy.

“He had all the tools required to finish his work in the best way possible,” he says. “An infrared scanner showed us the inside of the walls, and the drone flew over the two-story roof to assess it and take pictures. It safely found a few worn shingles and broken tree branches on the roof that needed to be removed.”



*This aerial photo shows the image produced by a drone after flying over a hard-to-reach rooftop. (Photo courtesy of Fricke)*

Drones also serve useful purposes outside of the inspection field. Matt Ouellette, owner of Ouellette & Associates in Indianapolis, handles insurance claims for homes, commercial buildings and trucking accidents. He says a drone serves as an invaluable tool to get a bird's-eye view or to get images that otherwise would require renting a cherry picker or climbing a very large ladder.

“We can save a company \$1,350 for a cherry picker because we only charge \$50 for the drone use,” Ouellette says. “The insurers that hire us like it because they’d much rather have a small drone than a huge cherry picker drive up on the lawn or block traffic.”



*Matt Ouellette, owner of Ouellette & Associates in Indianapolis, prepares a drone for flight. (Photo by Steve C. Mitchell)*

In one recent case, he says his drone helped clarify the cause of damage to a church steeple. “It was so tall and so big that it would have cost \$5,000 to rent a cherry picker to get up there and get a good enough look,” he says. “We ran our camera up and down and found the busted bolts and seams that indicated a maintenance problem, and they knew what they had to go get fixed.

Fricke says Federal Aviation Administration rules currently allow recreational drone use under certain circumstances, but prohibits “commercial usage” of drones. He notes that home inspectors who do use drones use common sense and follow existing rules for recreational use, which include remaining in sight of the vehicle at all times, never flying higher than 400 feet, staying well clear of manned aircraft and at least 5 miles away from airports.

“You’re almost never going to go higher than 40 feet anyway,” he says.

However, the FAA recently released proposed new rules which spell out how and when commercial operators may use a drone and requiring testing and licensing for operators. The rules will go through the FAA’s regular public comment period before being revised and published under the FAA’s authority, which Fricke says is likely to happen in 2016. The regulations impose similar requirements to the recreational rules, adding a 500-foot maximum height, top speed of 100 miles per hour, and a testing and licensing process for operators.



*Ouellette demonstrates how a smartphone and remote control work together for guiding a drone. (Photo by Steve C. Mitchell)*

Fricke says the existing rules don’t often inhibit home inspectors’ work. “It’s kind of like speeding in your car; you’re not going to have the FAA drone police on every corner,” he says. “I have yet to hear of any home inspector getting hit by a fine by the FAA.”

Blanc notes that some home inspectors haven’t started using drones yet because they’re waiting for the FAA to clarify its position. He says that according to his interpretation of the rules, a home inspector using a drone doesn’t count as “commercial use” for purposes of the regulation because they’re not charging for it.

“We’re not selling the drone itself or its services,” he says. “It’s another tool. We’re constantly looking for new technology that helps us deliver better and more concise information to our customers.”



*Federal Aviation Administration rules currently allow recreational use of drones, and new rules are underway for commercial use.  
(Photo courtesy of Fricke)*

**Related video:**

## **What Homeowners Need to Know About Drone Rules**

(click to view)

<http://fox40.com/2015/10/19/angies-list-what-homeowners-need-to-know-about-drone-rules/>



# Home Navigator Ad

ad as it appeared in the December issue in the Connecticut Home Navigator magazine.



## HAPPY HOLIDAYS!

With the holiday season upon us, it is a great time to get away from the stress of our normal lives. Feel the holiday spirit and spread it. Enjoy the tinsel and decorations...stop and smell the aromas coming from the kitchen and enjoy the festive tastes and sights. Try not to get hung up on what to give, focus on why you give. It's a great time to recharge those batteries!

On behalf of the CAHI Board of Directors and all of its members, I wish every one of you and your families the very best during this holiday season, as well as a safe, prosperous and healthy New Year!

I would like to leave you with the following thought:

"Christmas gift suggestions: To your enemy, forgiveness. To an opponent, tolerance. To a friend, your heart.



To a customer, service. To all, charity. To every child, a good example. To yourself, respect."

– Oren Arnold

See you next year!

*Stan Bajerski*

President—Connecticut Association of Home Inspectors, Inc.

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The Connecticut Association of Home Inspectors Inc. was formed in 1992 to organize home inspectors and provide them with quality education to make them more knowledgeable and we have been doing that ever since! Find a member of our organization at

<https://www.ctinspectors.com>

# Basement Moisture

by Al Dingfelder



This is an issue that can eat up more time and energy than it should. Either the basement is dry or damp or wet. We can smell it, feel it and see it. But many clients want to know where the water is coming from. Answer is; “it may be from ... but have it further evaluated by a basement specialist and corrective action taken as recommended by that professional”. Well what about the “...”. We still have to explain what our wealth of experience is showing us.

I was asked to inspect a property, by a lawyer, to help determine what the source(s) of the basement water and moisture was/were. I deviated from my normal home inspection routine but still made observations throughout the property.

As we start outside, we can check for proper management of roof water and grading around the foundation and of the lot. Deteriorated masonry and asphalt, stains from ponding, algae and mold growth, clogged gutters, overflowing drainage, driveway sloping into garage, possible roof leaks and a bunch more are moisture related facts. I found the following and more.



*Overhanging tree with clogged gutters.*



*Ponding and beat pattern under gutters.*



***Broken window well cover.***



***Window well filled with concrete sloping toward basement window or "surface water funnel".***

Roof water was saturating the soil near the foundation and surface water was flowing through the basement windows and into the basement.

Inspection of the attic was uneventful; fluffy cellulose with a coating of dust, no sign of roof leaks and no visual mold.

The second floor apartment had signs of water damage in the bathroom and incomplete renovation of this same area. The rest of second floor was dry and no signs of past moisture issues.

The first floor bathroom did not show signs of water incursion from the second floor bathroom that was directly above. The rest of first floor apartment was completely lacking of proper housekeeping.



***Mold on kitchen cabinet.***



***Preparations for the next "kitchen grease fire".***

Finally we have the basement. Everything I saw outside was backed up in "spades". Remember the window well retrofitted with concrete funnel application? Well the previous owner/inhabitant was cognizant of just how effective this was. He installed a cost efficient collection bucket under the window. Unfortunately there was no schedule for emptying this bucket. Keeping this systemic weakness in mind a new application was engineered for a different window along the back wall. This window was below a deck and not well observed from my inspection outside. Here, the owner/inhabitant used a piece of angle iron to create a trough. Iron

piece was mounted to the wall at an angle so the water could drain through a piece of flex tube to an existing plumbing drain line. Notice my finger in standing water; someone forgot a silt or sand screen to keep the device from backing up.



In general the basement was a mold pit. Active mold growth was found on sheetrock, carpet and stored items.



A leaky bulkhead door and efflorescence through the foundation added to the moisture level.



Otherwise we had a sump pump that was not working and a poorly thought out ventilation system. It vented air from the basement and back into the basement.

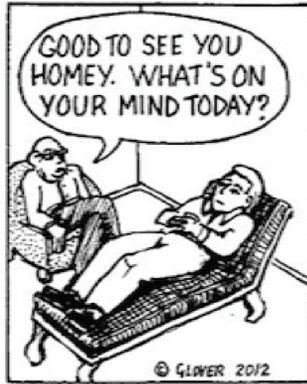


I felt pretty confident in telling the lawyer that moisture issues were coming from other than plumbing leaks on the first and second floor.

# CARTOONS

By Ted Glover

Homey Spector



GOOD TO SEE YOU HOMEY. WHAT'S ON YOUR MIND TODAY?

NEWER HOMES! THEY DON'T HAVE CHIMNEYS ANY MORE.



DOESN'T THAT MAKE HOME INSPECTIONS EASIER?



SURE, BUT IT MAKES MY HOLIDAY OCCUPATION MUCH MORE DIFFICULT.

Ted Glover

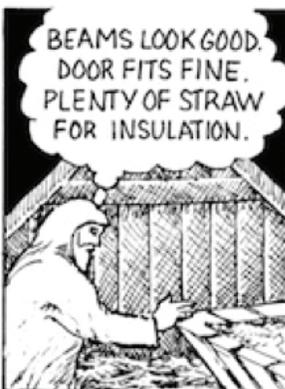
HOMIE SPECTOR



SO HOMIE, HOW LONG HAS HOME INSPECTION BEEN AROUND?

THE FIRST HOME INSPECTION WAS A COUPLE THOUSAND YEARS AGO.

WHEN A TRAVELER WHO ARRIVED AT AN OVERBOOKED INN WAS FORCED TO SPEND THE NIGHT WITH HIS EXPECTANT WIFE IN AN OLD STABLE

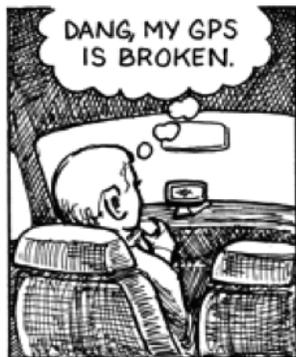


BEAMS LOOK GOOD. DOOR FITS FINE. PLENTY OF STRAW FOR INSULATION.



TED GLOVER

HOMIE SPECTOR



DANG, MY GPS IS BROKEN.



AND IT'S GONNA BE A FOGGY ONE TODAY.



HELLO, NICK? IT'S HOMEY. CAN I BORROW YOUR GPS?

SURE HOMIE, I'LL BRING HIM OVER.

HIM?



THEN ONE FOGGY CHRISTMAS EVE..

Ted Glover

Homey Spector



HI MR. SPECTOR. I KNOW IT'S CHRISTMAS EVE, BUT THERE'S NO DRAFT IN OUR FIREPLACE. COULD YOU COME BACK OVER AND LOOK AT IT?

SURE.



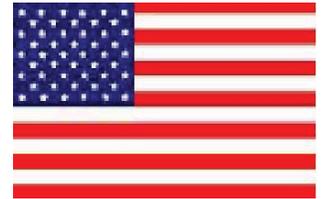
WELL, THE GOOD NEWS IS THAT I GOT THE OBSTRUCTION OUT OF YOUR CHIMNEY.

Contact CAHI c/o  
 Scott Monforte  
 39 Baker St.  
 Milford, CT. 06461

Email: [info@ctinspectors.com](mailto:info@ctinspectors.com)

Web: [www.ctinspectors.com](http://www.ctinspectors.com)

*Articles published in CAHI Monthly are the sole opinion of the author. CAHI does not endorse or state a position for or against the content of said articles.*



CAHI Executive Board		CAHI Presidents	CT Home Inspection Licensing Board	
<b>President</b>	Stanley Bajerski 203-257-1694	Bernie Caliendo	William Stanley, Chairman	Inspector
<b>Vice President</b>	Scott Monforte 203-877-4774	Robert Dattilo	Rich Kobylenski	Inspector
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<b>Director</b>	Al Dingfelder 203-376-8452	Joseph Pelliccio	Daniel Scott	Public Member
		Pete Petrino	<p><b><i>The Licensing Board meetings are held at 9:30 am            Dept of Consumer Protection            165 Capitol Avenue. Hartford</i></b></p> <p><b>The public is always welcome.</b></p>	
		Dwight Uffer		
		<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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