

CAHI MONTHLY NEWS



Presidents Corner

As I The July newsletter signals the midway point of the summer and of 2017. It sounds like everyone is busy with inspections and all that goes along with our profession. I just want to remind everyone to come up for air from time to time, there is another world out there that you should try and enjoy!

I would like to use the presidents corner to update our membership on some items and discussions that have been going on regarding our organization and our profession. I am happy to announce that Rob Gutman and John McKenzie have been promoted from board committee members to board directors. Both Rob and John have brought fresh ideas to the board and both are tech savvy and are very capable of leading this organization into the future world of the home inspection profession. Congratulations Rob and John!

You may or may not know that the state home inspection board submitted changes to our standards of practice to correct the misprinted statement regarding environmental issues, and to eliminate the letter from the department of consumer protection that was attached to the end of the standards. While the changes have made it through the entire process and have been approved, the state has not yet developed a "clean" copy for our profession to start using. I feel that it is important to have this document as soon as possible and I have expressed my concerns to Bill Stanley, CAHI member and state board chairman to have this expedited.

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Next Meeting!

July 26, 2017

Attic Ventilation

Presented by: GAF Roofing

August - No Meeting

Sept 27, 2017

Joe Giaimo

CT Pest Elimination Inc.

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

Presidents Corner *continued*

About two months back I had a phone interview with a TV reporter. His article was going to be about buying/selling houses in “ground zero” of the crumbling foundation zone, maybe even selling houses that were already affected, and what Realtors and inspectors are doing about it knowing this problem exists. He felt sales were being made without properly informing prospective buyers about the concern. He also questioned possible collusion between Realtors and inspectors to sell these houses. I vehemently spoke against that comment and of course none of the interview made to final piece. I have since found out that the State Realtor Association has developed a disclosure statement.

(For more info see article [“More Information on Concrete Cancer”](#) on pg 4).

I think that our profession should develop one as well. Key word, profession and NOT JUST CAHI. A word of advice to all, be on your guard, cover your backsides and be aware of your surroundings. This is a huge problem and I believe we have only seen the tip of the iceberg so to speak. The state is currently involved in helping the owners with their financial burden. As more of these failing foundations are found, or develop after purchase, or are sold, more shite is going to hit the fan. Our pipe line to staying informed regarding developments in the matter, Dwight Uffer, God rest his soul, is no longer available.

Lastly, there has been some discussion about petitioning the Realtors Association for an associate membership status for home inspectors so those who want to acquire electronic key box access may do so. Please email us so we know your feelings on this matter. There is a cost associated with it, \$400 to \$1000 from what I hear.

I hope the rest of 2017 is productive for all. Remember to take time to enjoy the spoils!

“Leadership is never an avenue to be self-serving but, a platform to render great service to people.”

— *Ifeanyi Enoch Onuoha*

Stan

July Meeting Another CAHI Success.

Our July meeting had an excellent presentation by CMC Energy Services. Our number in attendance was down but those present were fully engaged by our energy audit professionals. Hopefully those of you absent were busy making money or on vacation with your families.

Presenters explained the inexpensive opportunities for home owners to improve the energy efficiencies of their homes. This real work that they perform is heavily subsidized by the utility companies. Sometimes a \$1000+ dollars for only a copay of \$124. Additional utility company paid subsidies are available for other capital improvements that can be made to homes.

Personally, I have a one page flyer announcing this program to all of my home inspection clients. Great for new home buyers and better for sellers who want to show added value of their home in a competitive real estate market.



More Information on Concrete Cancer

Board Member Rob Gutman did some recent “data mining” for us on the failing concrete foundation epidemic. He found a disclosure statement developed by CT Realtors and two informational brochures from CT DCP. Links are provided for your access.



CONCRETE ADVISORY and DISCLOSURE for SELLERS and BUYERS

FOR PROPERTY LOCATED AT: _____

FOUNDATION ADVISORY: Foundation cracks, problems or failures may be a result of many factors including but not limited to chemical compositions in foundation materials or natural occurrences at any time during the life of a property. Reports of issues with concrete foundations in some residential homes and condominium complexes in Connecticut prompted the State of Connecticut’s Department of Consumer Protection (DCP) to develop information for consumers and to conduct an investigation to identify the extent and scope of the issue, as that is not fully identified. Structural engineers can provide guidance and expert assistance into aspects of foundation problems and concerns.

The DCP information for consumers on concrete foundations may be viewed online and printed from the DCP website, <http://www.ct.gov/dcp/cwp/view.asp?a=1625&Q=569328>. **That official information continues to be updated by DCP as new information becomes available**, and includes the latest update on the state investigation into the cause of the crumbling foundations, a brochure with pictures of visible foundation cracks, how to verify the Professional Engineer license of a structural engineer, insurance information, and other information they have determined is important for consumers to know about and related to concrete foundations. **Consumers are strongly encouraged to check regularly for the latest updates at the DCP page noted herein.**

Seller(s) disclosures contained herein are specific to providing knowledge and results of any testing or repairs related to a foundation on the property.

FOUNDATION DISCLOSURE: Does the SELLER have knowledge of any testing or repairs related to a foundation on the property? [] Yes [] No

If YES, please describe the repair(s), area, testing method and include all results of test(s) including location of area tested: _____

CONDOMINIUM / PLANNED UNIT DEVELOPMENT (PUD) NOTICE: BUYER(S) of condominiums or PUDs may have regular or special assessments, which could be inclusive of repairs needed to any structure in the complex due to failing or crumbling foundations. Among other inquiries, condominium BUYER(S) should inquire about existing, pending assessments or any discussion of future assessments that may or may not be on the Resale certificate and inquire of the property manager any known testing, repairs or evidence of failing foundations throughout the entire complex, not solely the unit you are interested in buying.

By signing below, SELLER(S) and BUYER(S) acknowledge receipt of this Advisory and Disclosure. **SELLER(S) and BUYER(S) further acknowledge and agree real estate licensees are not experts in foundations and foundation materials and cannot undertake any independent investigations into the condition of foundations or representations that may be made by Sellers, home inspectors or others on any property.**

Seller Name Printed and Date	Buyer Name Printed and Date
Seller Signature	Buyer Signature
Seller Name Printed and Date	Buyer Name Printed and Date
Seller Signature	Buyer Signature

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CONCRETE ADVISORY and DISCLOSURE for SELLERS and BUYERS
<http://www.ctrealtors.com/unprotected/FoundationCOMBINEDAdvisoryDisclosureFINALMay062017.pdf>

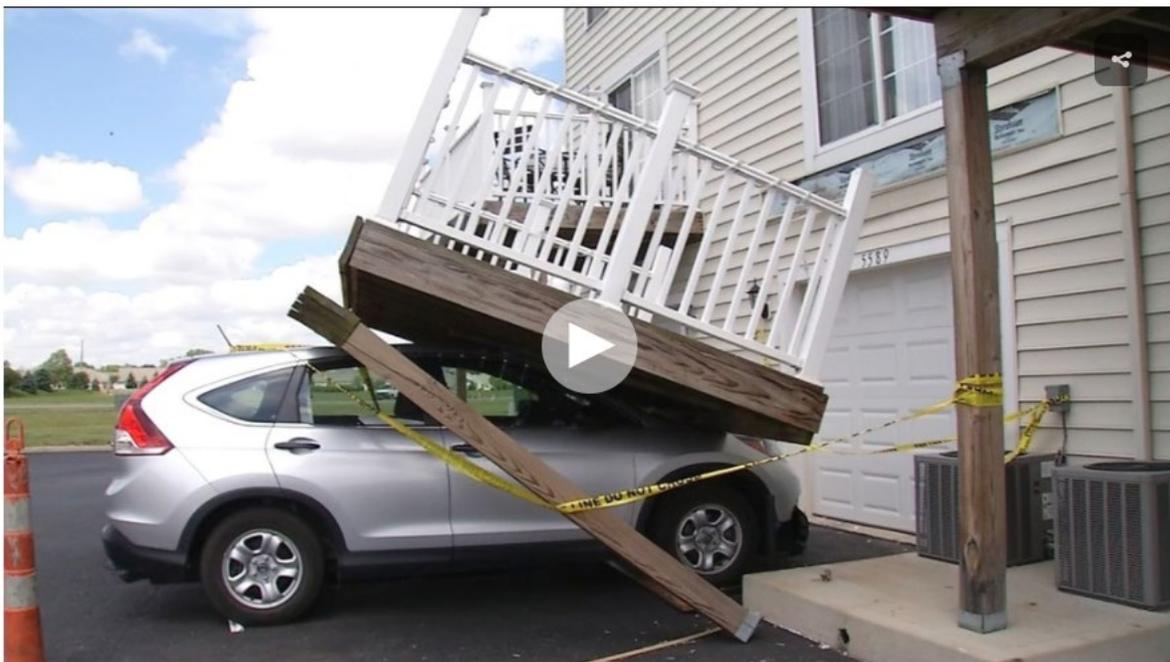
DCP has also published these brochures for homeowners/buyers:
<http://www.ct.gov/dcp/lib/dcp/ConcreteBrochure.pdf>
<http://www.ct.gov/dcp/lib/dcp/pdf/publications/2016concretebrochure.pdf>

Condo balcony collapse prompts 150+ decks deemed ‘unsafe’

by Brooks Jarosz

A condominium balcony broke free, fell and slammed into a car, injuring two people and it has prompted more than 150 other balconies to be considered unsafe.

Some condominium owners at the Falls at Hayden Run, a Lifestyle Community near Dublin, received a notice from the City of Columbus that explained it was unsafe to use the deck pending a structural evaluation.



Last week, the Columbus Division of Fire received an emergency call after a deck collapsed on a car along Mesa Falls Street. Neighbors said a man was visiting his daughter and they were on the deck when it failed. They were both rushed to the hospital with injuries.

City records show the condominiums were built in 2005 and 2006. The Columbus Building Department launched an investigation following the incident.

Karin Cash works as a construction professor at Columbus State Community College. She suspects it was a combination of a bad design and inadequate products that caused the collapse.

“What we have here is a failure of the ledger board to stay affixed to the building,” Cash said. “I’m used to seeing lag bolts, not nails, holding that ledger board.”

Based on the tag of the treated wood, Cash said it contains copper, which was first introduced just before the condominiums were built. Over time, builders learned the chemical doesn’t react

well with iron nails or fasteners.

“The chemical could very well be eating the fasteners,” Cash said. “Look at the corrosion on this nail. I would be very concerned.”

The nails were the only thing securing the collapsed deck to the main structure. The metal fasteners and wooden posts were tasked with holding the rest of the weight.

“That’s a little nerve racking,” condo owner Joseph King said. “I just went out and noticed some nails were separating on mine.”

The City of Columbus determined 156 balconies in the condo community had a similar design, including those with lag bolts, and deemed them all unsafe.

It’s not clear if any of the decks meet code or were built to specification because the city claims it no longer has the blueprints.

Despite repeat calls and requests to speak with someone from Lifestyle Communities, ABC 6/ FOX 28 Investigates has yet to get a response about the incident, design, or plan for prevention.

The city said the company has hired a structural engineer to inspect and assess the balconies to prevent another collapse.

So far, the city building department has not expanded the scope of its investigation to other condo communities with the same builder or similar designs.

Anyone living with a balcony with a similar design is advised to stay off until it can be professional inspected by an engineer.

ABC 6 On Your Side Investigates will keep pushing for more information and follow up with what will happen with these balconies in the near future.

http://abc6onyourside.com/investigators/condo-balcony-collapse-prompts-150-decks-deemed-unsafe?utm_source=newsletter&utm_medium=email&utm_campaign=inspectorpro_july&utm_source=InspectorPro+Newsletter&utm_campaign=45603c31e3-IPRO_NEWSLETTER_JUNE_DIRK&utm_medium=email&utm_term=0_7ca832e46e-45603c31e3-104115813

EXTERIORS



A Primer on Water Management Strategies for dealing with water both around and on a home

BY STEVEN BACZEK

Water is probably the biggest enemy of the structures we build. It's relentless, and given the chance, it will ruin our hard work. So for residential construction, water management isn't an option or a preference—it's a requirement. And to develop proper techniques for keeping water at bay and under control, we need to understand it and respect it.

THE 'GRAVITY' OF GRAVITY

Water behaves predictably: It almost always follows the laws of gravity and flows downhill. If water-management strategies use gravity to an advantage, they have a much greater chance of success. If we try to circumvent the laws of gravity, the house will fail. Admittedly, under certain conditions, water can flow upward and

sideways. But most of the time, water will take the path of least resistance, so if we give it an easy path to flow downward, it will.

Providing that downward path solves only half of the problem, however. We still need to manage the water in and around the assembly and move it safely *away* from the structure. In other words, we need to give water a path to flow downward successfully, and then guide it away from the building—and keep it away. These simple rules are essential for successful water management.

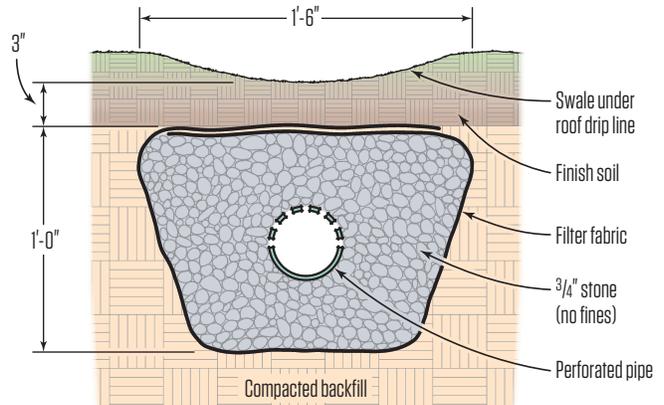
GETTING WATER AWAY FROM THE HOUSE

For the most part, the water that needs to be managed in a home's construction comes in the form of either rain or snow, so water-management strategies can be broken down into two categories: managing water that falls around the house and managing

Photos by Steven Baczek



Ground Gutter



A ground gutter (above) channels water from the perimeter of a house before it can collect and compromise the foundation. A depression or swale sits below the drip line of the roof. Water seeps through filter fabric and crushed stone before entering a pipe that carries it away safely.

Pipes from the ground gutters, the downspouts, and the basement drain all join together and drain to daylight below the grade of the house, at a safe distance from it **(1)**. The garage sits on its own foundation, and the elevated mudroom entry between it and the house provides a clear path underneath for running piping from the back of the house to the front, where water can drain away safely **(2)**.

water that falls on the house. It's also important to recognize that in some instances, water that first falls on the house then becomes water that falls around the house.

A recent project gave me the chance to employ a number of different water-management strategies. The first step in dealing with water around the house is proper siting. The builder, the owner, and I sited this house on high ground in a corner of the lot, so draining water away from the structure could be easily achieved. The soil on the site was a mix of sand and gravel that was good for drainage.

Part of my strategy for routing water away from the structure was installing what I call a "ground gutter" on the uphill side of the house (see Ground Gutter, above). The pipe in this assembly connected with a network of pipes from the downspouts and from the basement perimeter drain and eventually drained to daylight at a safe distance away from the house **(1)**.

I designed the house with four distinct parts: the garage, the mudroom and entry, the main house, and the screened porch and deck. Placement of the garage and the mudroom created an inside corner on the high side of the house with the potential for collecting groundwater against the foundation. To deal with that situation, I put the garage on a separate foundation and designed the mudroom as a bridge between the house and the garage **(2)**. Elevating the mudroom gave the ground gutter a clear path from the rear of the house to the front, allowing groundwater to drain away from that inside corner. The bridge design also provided a convenient place to run downspout drains to the common pipe that connected to the daylight drain.

Along the rear of the house, the grade sloped away from the house, forcing groundwater to run parallel to the back wall. To manage the roof runoff, the ground gutter continued, situated directly

Illustration: Tim Healey



Black building paper, with 4-inch overlaps between courses, covers the side wall. To complete the drainage plane beneath the open plank siding, vertical strapping then attaches over the paper (3), and the siding nails to the strapping (4). The siding—1x6 boards painted on all four sides—is installed with a $\frac{3}{16}$ -inch gap between the boards and all adjacent material (5). The gaps provide ventilation for the back of the siding. Note that the wide overhangs on the roof protect much of the siding and the windows from water.

below the roof drip line. This simple but effective strategy captures water where it hits the ground and uses gravity to move the water safely away from the house.

Although the crew put in a drain system to service all the downspout locations, the client wasn't sure whether he wanted gutters and downspouts. But even without gutters, I am confident that the ground gutters can handle all the groundwater and runoff.

KEEPING THE WALLS DRY

The next step in water management is dealing with the water that falls on the building. Of the four barriers (water, air, vapor, and thermal) that I consider essential in a building assembly, the water barrier is number one on the list. Without a rock-solid water barrier, the other three barriers don't matter, because the structure is destined for failure.

Exterior walls are the most difficult places on a house assembly for establishing a water barrier, and a good place to start is not letting them get wet in the first place. To that end, all of the major roof planes had 30-inch overhangs—wide enough to keep much of the runoff away from the walls when there isn't much wind.

DRAINAGE FOR AN OPEN-PLANK WALL

Of course, some water will still make it to the wall. This water must be dealt with by the wall itself, as well as by all the parts and pieces in the wall—such as windows, doors, and electrical fixtures and outlets—and by intersecting planes that meet the wall. For aesthetic reasons, this house had two different exterior wall treatments: The majority of the wall area was covered with a horizontal open-plank (pressure equalized) rainscreen, while areas of shingle siding with a vented rainscreen provided a visual accent.



Strips of building paper that will be integrated with the building-paper drainage plane provide additional protection for the window sills (6). Certain wall areas are shingled in cedar for a visual accent. Rainscreen mesh applied over the building paper provides drainage space behind the shingles (7). The mesh extends to the bottom of the rainscreen to provide a measure of ventilation for the siding, as well (8), and transitions between the two types of siding have to be carefully detailed (9).

The primary weather barrier for all the exterior walls was 1/2-inch Zip System sheathing properly taped at all joints (see photo on page 51). For the open-plank areas, the building crew applied black building paper—overlapped 4 inches on all the horizontal joints to shed water properly—over the sheathing. While the building paper does act as secondary weather barrier, its main purpose is to be the primary drainage plane behind the horizontal siding.

At each window sill, the crew installed additional 10-inch strips of building paper that we integrated into the sill pan. Those strips then lapped over the building paper on the wall to provide a proper weather lap at each window.

To mount the horizontal siding, the crew installed vertical 1x3 strapping, painted black, over the building paper (3). Aesthetically, the building paper and the black furring strips darkened the gaps between the planks that attached directly to the strapping (4). The

siding was 1x6 quartersawn wood planks painted on all six sides and installed with a 3/16-inch gap between the boards on the sides as well as the ends (5).

Those boards provide the barrier for most of the water that hits the wall. The 3/4-inch air space created by the strapping allows the building paper to function as a drainage plane for any water that gets through the gaps between the boards. But more importantly, that space provides ventilation behind the siding, giving the siding a stable and near-uniform environment on all sides. That uniform environment minimizes the challenges to the paint and should extend the life of the finish and the siding significantly.

DRAINAGE FOR SHINGLED AREAS

For the wall areas that were shingled, the crew installed the shingles over a vented rainscreen mesh. Here, too, they used strips of



Where roof planes intersect with a side wall, the vertical part of the roof flashing integrates with the drainage plane of the wall. At the bottom of the flashing, a kickout diverts water away from the siding (10). At the deck ledger at the bottom of the wall, flashing channels away any water from the drainage plane (11). Window cap flashing folds in to properly divert water on a micro scale (12). Grooves on the bottom edge of the window sill let water drip off instead of following the contour of the sill (13).

building paper at the window sills (6) and integrated the strips with the building paper on the wall. Then they installed the rainscreen mesh on top of the black building paper (7).

The installation allows the rainscreen mesh to drain all the way to the bottom of the wall (8). Much like the 1x3 wood strapping on the open-plank walls, the mesh not only allows for drainage of liquid water, but it also provides ventilation behind the shingles for a near-uniform environment.

As an aesthetic treatment, a few of the shingled areas bumped out from the plane of the wall, creating shingled bays (9). These bump-outs, much like the roof overhangs, also provide a measure of rain protection for the windows below. The bump-outs returned to the main plane of the wall and integrated with the horizontal siding via inside corner boards that were painted on all sides and attached to the wall over the layer of building paper.

INTERSECTING ROOFS AND DECKS

Areas where roof planes intersect rainscreen walls are of particular concern in a water-management strategy. On this project, the mudroom roof and the porch roof, both standing-seam metal, intersected with the wood-plank walls. The crew installed proper flashing with a 2-inch vertical leg taped to the Zip System sheathing along the entire roof-to-wall intersection. The building-paper drainage plane then lapped over the flashing. Where the roof plane terminated at the eaves, a kickout flashing would channel away any water that might run down the flashing (10).

The other intersecting plane that had to be dealt with was at the base of the wall where the rainscreen met the deck frame. Here proper flashing on top of the deck ledger integrated with the drainage plane from the wall above to channel away any water that might drain down and accumulate (11).



Exterior outlets mount into boxes that are flashed into the drainage plane (14) and the rainscreen mesh. Shingles then complete the outer weather barrier (15). Temporary strapping the thickness of the siding holds the electric meter out from the strapping and the drainage plane (16) until the siding is installed. The meter then attaches directly to the siding, keeping the drainage plane intact behind the meter (17).

MANAGING THE DETAILS

With the major wall-drainage issues addressed, the final challenge was integrating the parts and pieces that attached to the house into the water-management system. In addition to the building-paper strips mentioned earlier that provided protection for the window sills, proper head-cap flashing protected the tops of the windows and doors (12). The sides of the cap flashing were folded in so that the cap itself could properly channel water away from the window at the smallest level of detail. To match the aesthetics of the other windows, even the windows that enjoyed overhead protection received the same cap flashing.

The window sills themselves received a special treatment: A groove was cut along their bottom edges to act as a drip edge. Instead of the water following the contour of the sill and dripping down the wall, the water shed off the sill could drip away safely (13).

Electrical outlets and exterior light fixtures also received a cap-flashing treatment to integrate them into the drainage plane behind the shingled sections (14, 15). Similarly, the building crew flashed in the backing boards installed for fall protection at the screen porch, and for the brackets that held the shade arbor over the basement walk-out doors.

Items such as the electric meter that mounted to the open plank siding received a little different treatment. The crew installed the meter temporarily on strapping that was the same depth as the siding (16). When the siding replaced the temporary straps and the meter was permanently installed, drainage and ventilation could take place behind it (17).

Steven Baczek, of Reading, Mass., is an architect specializing in energy-efficient design and certified passive homes. stevenbaczekarchitect.com

Steps to Prevent Lyme Disease

Governor Malloy and DPH Urge Residents to Take Steps to Prevent Lyme Disease & Other Tick-Borne Diseases

Governor Dannel Malloy and the Connecticut Department of Public Health (DPH) today announced that, as the weather gets warmer and more people are spending time outdoors, they are urging the public to take steps to prevent Lyme disease and other tick-borne diseases.

Lyme disease is caused by a bacterial infection transmitted to humans by the bite of infected blacklegged (deer) ticks. It can be acquired in any Connecticut town, particularly in wooded areas of the state where deer are abundant. With no vaccine available, the key to prevention is avoidance of tick bites. In addition to Lyme disease, deer ticks in Connecticut also carry the infectious agents of anaplasmosis, babesiosis and Powassan virus.

“Lyme disease is a significant public health problem that anyone in any community can get,” Governor Malloy said. “There are several prevention methods folks can take to prevent tick bites, and several steps that should be taken immediately after a bite is discovered.”

“Lyme disease can be a tricky disease to detect because once infected, it could take days to more than a month for symptoms to develop and symptoms can vary greatly from person to person,” said Dr. Raul Pino, DPH Commissioner. “Anyone who has been bitten or who knows they have been in a tick infested area and subsequently develops a rash or flu-like symptoms – muscle aches, fatigue, or fever – should contact their physician immediately. Early treatment is critical to prevent the disease from spreading to other parts of the body and potentially causing long term health consequences.”

PERSONAL PROTECTION:

- Avoid tall grass and over-grown, brushy areas.
- Stay in the middle of the trails when hiking in the woods.
- Wear light-colored clothing so the ticks can be easily seen.
- Wear long pants to provide a better barrier than shorts.
- Tuck pants into socks creates a barrier and ticks will not be able to get to your skin.
- Wear long-sleeved shirts and closed shoes when in tick infested areas.
- Use insect repellent.
- DEET is the primary active ingredient in most tick repellents and is considered the most effective. It must be used as directed on the container.
- Examine yourself, your children, and pets for ticks when returning indoors.
- Remove feeding ticks as soon as possible.
- When returning indoors, shower using a wash cloth or buff to remove walking ticks on your body. Ticks have a tendency to walk on the body before biting and feeding.

REMOVING A TICK:

- Tweezers are the best method to remove ticks. Grasp it close to the mouth parts near the skin surface.
- With gentle, steady pressure, pull the tick upward away from the skin until it releases.
- Contrary to popular belief, smothering ticks with petroleum jelly is not effective. Never use a hot match, gasoline or any other chemical to remove a tick.

LANDSCAPE MANAGEMENT:

- Keep grass mowed.
- Remove leaf litter, brush, and tall weeds from around the home and at the lawn's edge.
- Use plantings that do not attract deer or exclude deer through various types of fencing.
- Move firewood, and birdhouses and feeders away from the home.
- Create a 3-foot or wider wood chip, mulch, or gravel barrier between your lawn and woods.

PET MANAGEMENT:

- Avoid access to areas with leaf litter, brush, and tall weeds. This may help reduce the number of ticks brought back into the home.
- Check pets for ticks when they come indoors.
- Check with your veterinarian regarding methods to protect your pet from tick bites.

While these steps can significantly reduce your chances of Lyme disease infection, no method is 100 percent effective. In most cases, Lyme disease can be treated with antibiotics. If caught early, recovery outcomes are excellent. Left untreated, Lyme disease infection can cause joint, neurologic and cardiac complications. People who experience any of these symptoms after a tick bite, should contact their primary care physician.

Early signs and symptoms (3-30 days after tick bite) of Lyme disease may include:

- An expanding red rash at the site of the tick bite. Rashes can occur anywhere on the body, and vary in size and shape. The rash can be warm to the touch, but is not usually painful or itchy.
- Flu-like symptoms that include muscle aches, fatigue, headache and fever.

Later signs and symptoms (days – months after tick bite) may include:

- Severe headaches and neck stiffness.
- Additional EM rashes on other areas of the body.
- Arthritis with severe joint pain and swelling, particularly the knees and other large joints.
- Facial palsy (loss of muscle tone or droop on one or both sides of the face).
- Intermittent pain in tendons, muscles, joints, and bones.
- Heart palpitations or an irregular heart beat.
- Episodes of dizziness or shortness of breath.
- Inflammation of the brain and spinal cord.
- Nerve pain.
- Problems with short-term memory

For additional information on Lyme disease, visit DPH's Lyme disease webpage.

10 Questions to Ask Your Real Estate Agent

A USAA Story



Selling your home can be daunting, which is why it's a good idea to enlist the help of a real estate agent. Because you'll be putting your confidence in this person, you should interview more than one candidate.

"For most of us, selling a home is one of the biggest financial actions of our lives," says Greg Jaeger, president of USAA Residential Real Estate Services. "It makes sense to ask some questions of the person who'll lead us through it."

Here are 10 questions to help you get started:



1. What's your experience?

The agent should be a full-time, knowledgeable, well-established professional.



2. Are you currently licensed?

Transactions handled by an unlicensed agent aren't valid, so the answer needs to be yes.



3. Do you have references?

Call the references. One of the best indicators for how well an agent will serve you is his or her track record.



4. What is your specialty?

Someone with expertise in the kind of home you're selling can be important. Some agents focus on condominiums but know less about single-family homes. Others may focus on certain price ranges, historic properties or rural locations.



5. What are your sales stats?

There are two numbers to check, according to Jaeger. "First, look at the average list-to-sale ratio, which divides the selling price by the most recent asking price. Beware of a number too far from 100%. Second, how long an agent's listings stay on the market can show efficiency — or lack of it."



6. How do you plan to market the listing?

Conscientious agents will have a comprehensive plan that could include an online listing, professional photography, a virtual tour and an open house.



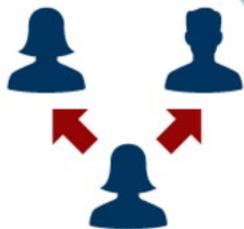
7. How will you communicate with me?

Make sure your agent communicates in a method you use, whether it's phone, text or email. Also get a sense for responsiveness; a lag time of a few hours can mean a lost sale.



8. How much will your services cost?

What you'll pay is an important consideration, so don't be afraid to bring it up. Consider differences in what agents will do, too, since a lower price might indicate fewer services.



9. Do you represent both parties in a transaction?

A "yes" answer isn't necessarily a red flag, but the agent should explain the protocol for working things out.



10. Can you recommend home loan resources?

Real estate agents aren't loan experts, but they most likely have experience with lenders. A good agent will be able to point you in the right direction for finding one that fits your needs.

http://www.usaastories.com/your-future/10-questions-to-ask-your-real-estate-agent?EID=ent_esm_17_06_esmnews3-10&adid=cm_inpowered_ent_esm_17_06_esmnews3

BEST PRACTICES: SAFETY



Working Safely in Hot Weather Water, shade, and readiness are the keys

BY MOE DAVIS

[Editor's note: In March 2017, JLC Senior Editor Ted Cushman attended a training session presented by Moe Davis at the Green River Golf Club in Corona, Calif., sponsored by the Southern California Builders Safety Alliance. This article is adapted from that training session.]

I'm a Safety Director for Alliant Insurance Services, a national insurance broker. I'm based in Southern California, and I work with production builders in this region to help them train their supervisors, employees, and trade contractors in effective safety practices, including compliance with Cal/OSHA regulations.

For a couple of years now, I've been participating in the Southern California Builder Safety Alliance (SCBSA), a group made up of safety officers from some of the production builders in the area (see sidebar, page 62). In January and February of this year, parts of California were already starting to see hot weather, and Cal/OSHA

jobsite inspectors started to focus on heat-illness prevention. So SCBSA decided to refamiliarize its people with hot-weather safety.

Unlike most of the country, California enforces a specific rule to protect employees, including construction workers, working outside in hot weather. The basic rule kicks in when temperatures hit 80°F on the jobsite, and additional rules apply when it gets to 95°F. Failing to comply with Cal/OSHA heat illness-prevention rules can bring fines—or, in extreme cases, shut down your jobsite.

Federal OSHA regulations don't include a specific standard that addresses the risk of heat injury. But the "general duty" clause, which requires employers to provide a safe workplace, has been used in various states to penalize employers for exposing workers to unsafe conditions related to hot weather. And no matter what state you build in, the practices we're teaching here are good ways to keep yourself and your workers safe during a heat wave. In the next few pages, I'll take a look at the basic elements of hot-weather safety.



In hot weather, it's the employer's duty to provide workers with a shady place for rest breaks, and with ready access to clean, cool drinking water. There has to be enough water for every worker to consume a quart of water an hour throughout the working shift. In the example above, the employer has set up an insulated water jug with a paper-cup dispenser. On inspection visits, Cal/OSHA will check to see if the jugs are kept filled, so the author recommends designating someone to replenish the supply.

DEFINING HOT WEATHER

When the mercury tops 80°F, California worker safety rules require employers to take appropriate measures besides the usual requirement to provide drinking water. These include providing a shady rest area for breaks and meals, and having your supervisors and employees trained in recognizing the signs of heat illness. You also need to have a written plan for responding to either a minor heat illness or a life-threatening emergency.

When the temperature hits 95°F, an additional requirement for "high heat procedures" kicks in. In that case, supervisors have to conduct daily pre-shift meetings to review high-heat safety risks and procedures, and they need to monitor employees during the shift for symptoms of heat illness. Supervisors have to be in regular communication—either by direct line of sight or at least by phone or radio. Another option is to set up a formal "buddy system" in which employees keep an eye on each other for signs of heat exhaustion or heat stroke.

WATER AND SHADE

When a person is working hard in hot weather, the body cools itself by sweating and evaporation from the skin. The body loses water, and blood volume decreases. So we need to replace that water. In hot weather, supervisors should constantly remind workers to drink plenty of water—before they start, while they're working, and during breaks. Under high-heat conditions, those rest breaks should be more frequent.

How much water? The rules require employers to supply enough water for every employee to drink a quart an hour for the whole working shift, free of charge. For an 8-hour day, for example, that means two gallons per worker.

You have lots of choices for how you supply the water: You can set up a large container with paper cups, install a drinking fountain, or give each worker his or her own water container. If you do supply individual containers, they have to be labeled with the worker's name. And there has to be an easy way to replenish the supplies



Every contractor or subcontractor with employees on a site is required to supply water for its own employees. That's not the developer's responsibility. But developers or general contractors are free to supplement the employer-supplied water if they choose to do so. Here, the author takes a drink from a water fountain set up by Shea Homes, the developer and prime contractor on this site. Shea routinely makes water fountains available to all the workers on sites they control.

when they run low. I was on site when a client of mine was cited by Cal/OSHA for an empty water dispenser: The inspector picked up the jug and shook it, and there was nothing in there but ice. One good solution I've seen is to hang a sign on the water spigot, and designate one employee to check the water jug and top it off each hour, checking off the sign each time.

Workers need periodic breaks to cool off, and the employer has to provide a shaded area for that purpose. There has to be enough shade to shelter all the workers who might require a rest break at the same time. The employer should also provide seating; workers should not have to sit on the hot ground.

And the shade has to be effective: If there's enough sunlight coming through the shading fabric to cast a shadow in the shelter, it's not enough shade. In the language of the standard, the shade has to be "as close as practicable" to the work area. For employees working on a roof, the shelter might have to be down on the ground. But you don't want it to be a half-mile down the road.

PLANNING FOR EMERGENCIES

Heat illness is no laughing matter. It can be deadly. The effects can proceed rapidly from the minor discomfort of heat fatigue, easily treatable with good hydration and a rest break, to the life-threatening condition of heat stroke, requiring immediate first aid and a quick call to emergency services.

In the case of an emergency, you don't want your people having to figure out what to do on the spot. You want them trained in advance. Designate one person ahead of time to call emergency services. And make sure that the person knows how to give directions to the jobsite. In our market here in Southern California, a lot of the work is happening on new developments, and it can take years before some of these new streets and cul-de-sacs show up on Google Maps. Even if the street is marked with a street sign, the ambulance driver may not be able to find it. When you're working in that environment, you should identify the nearest cross street that is in Google Maps, in advance. When you call emergency

TEAMING UP FOR SAFETY

This March, on a visit to Southern California, I met up with Shea Homes safety officer Rod Plunkett over breakfast at the Green River Golf Club, in Corona, Calif.

I'm not a golfer, but we weren't there to play golf. Plunkett had invited me to hear Moe Davis teach a class on safe practices for hot-weather construction. Plunkett and Davis are founding members of the Southern California Builders Safety Alliance (SBCSA), a group of safety officials and other executives from some of California's top builders (who, as it happens, are also some of the USA's top builders). In that capacity, Plunkett has spent a lot of time on the jobsite, and he has a few stories of his own to tell about hot weather.

Plunkett recalled the time a Cal/OSHA inspector quizzed a worker on a Shea jobsite. "It was one of the plasterers," said Plunkett. "He was hosing the building down to get ready to put the color coat on. And Mike Alvarez from OSHA asked him, if he needed to replenish his drinking water, did he know where he could get more water. And the guy, standing there with the hose in his hand with water coming out of it, could not figure it out." (For the record: Stucco, like any cement product including concrete and masonry mortar, requires potable water.)

If understanding is a big problem, so too is motivation. The inspiration for the SBCSA, Plunkett explained, came in a conversation between him and Davis. "Moe Davis is the insurance broker for Pardee Homes," said Plunkett, "and he does safety inspections and training for them too. His company was our insurance broker for some years too, and he and I are good friends. Well, a few years ago there was a shortage of stackers—guys framing roofs and rolling trusses. So the stackers were coming to the jobsite and saying that if we wanted them to do fall protection, they would walk across the street where some other company was building. And everybody needed the labor, so people were turning a blind eye to safety, and doing whatever they had to, to get the labor on their site."

"So Moe and I were talking," said Plunkett. "And we said, if we're working on the same side of the street and we both tell the piece workers, 'We're sorry, this is OSHA's minimum standard and you are required to meet it,' wouldn't it be cool if they did go across the street and the other builder said the exact same thing? If the trades knew that all the builders were consistent, and they always had to perform to the same minimum OSHA standards, there wouldn't be any games being played."

Mitch McKibben, a consultant from Cal/OSHA, introduced Plunkett and Davis to Pulte Homes manager Brian

Rusaw (now working for CalAtlantic Homes). "I invited Brian Rusaw to a Shea Homes safety council meeting, and after the meeting Moe and I told Brian about our idea, and he said he was in. So then we had Alliant, Pardee, Shea, and Pulte." That was the beginning; since then, the Safety Alliance has grown. The roster currently includes representatives from Beazer Homes, CalAtlantic Homes, K. Hovnanian Homes, Pardee Homes, Shea Homes, Toll Brothers, Warmington Residential, Brookfield Residential, Meritage Homes, Richmond American Homes, The New Home Co., and Griffith Co. (developers of a safety management software tool called Safety Mojo).

"We took a couple of years to find our footing," said Plunkett. But now, the group has a focused program. Each quarter, it sends two-person teams out to member jobsites to assess safety compliance in a particular phase of the job. One person makes observations; the other, armed with a tablet computer, enters data into Safety Mojo software. Back at the office, the group crunches the collected numbers from all the member sites, searching for trends and patterns.

Cal/OSHA's early emphasis on heat injury prompted the Safety Alliance to conduct a special training on that topic in March. But the group's own jobsite audits this spring focused on fall safety. "Through all of our observations," said Plunkett, "everything was pointing to scaffolding as the top issue." So in late May, the group invited builders, scaffold erectors, and all the trades that use scaffolding on the site back to the golf club for an industry-wide training session with a focus on scaffolding rules. Look for more on that topic in *JLC* this summer.

Ted Cushman is a Senior Editor at JLC.

**“If the trade contractors knew that all the builders were consistent, and they always had to perform to the same minimum OSHA standards, there wouldn't be any games being played.”
— Rod Plunkett**



As with every OSHA standard, training and communication are big factors in Cal/OSHA's enforcement of the heat illness-prevention rule. Above left, an employer has posted warnings about heat illness alongside warnings about other jobsite hazards. Shade for workers should be located as close to the work area as is feasible (above right).

services, send a ground guide to that location to meet the ambulance and bring the responders to the injured person.

RECOGNIZING TROUBLE

The best way to respond to a heat illness is to see it coming and prevent it. The California standard requires employers to train their supervisors and workers to identify dangerously hot weather, to recognize the signs of heat illness, and to take appropriate steps to prevent and treat the conditions. Employees should be trained to notice when another worker is going from bad to worse.

Acclimatization is important in the early summer, when hot weather first occurs. And here in California, a person might be working in 70°F weather on the coast, drive inland for an hour, and find themselves in the desert working at 105°F on the same day. It can take the body a couple of weeks to adjust to a change like that.

Heat fatigue is a relatively mild condition that occurs when a worker isn't acclimatized to the heat or isn't drinking enough water.

The signs include discomfort, impaired performance on skilled tasks, inability to concentrate, and a feeling of weakness and tiredness. No medical treatment is required, but rest and hydration breaks are recommended while the worker adjusts.

Heat exhaustion is more severe; the signs include dizziness, faintness, nausea, headache, and heavy sweating. Workers with heat exhaustion should be moved to a cool shaded area, cooled off with fans and a water spray, and provided with cool water to drink.

Heat stroke is a medical emergency requiring immediate first aid and a call to emergency services. The key signs include hot, dry skin and elevated body core temperature, because the body's cooling mechanism (sweating) has failed. Confusion and disorientation are also signs of heat stroke. Move the victim to a cool, shady location, cool them with cold water and ice on the armpits or groin, remove excess clothing, and dial 911 immediately.

Moe Davis is a safety director at Alliant Insurance Services.



What Every Business SHOULD Already Know About Millennials

*Kristie Dumas
Business Relations Coordinator
BBB Serving Connecticut*

*“Millennials are transforming the companies they work for and the merchants they do business with, and they will be shaping the marketplace for decades to come.”
- MarketingProfs*

Are you a millennial-friendly business? If not, you may want to make a few changes, because millennials matter more than ever before. They now dominate the consumer market, with almost \$200 billion in annual buying power (Forbes). This means if you want to get a piece of the pie, you’ve got to offer something millennials want.

So, what do they want? That is the billion dollar question.

In a 2015 survey, we asked Accredited Businesses what they knew about millennials. Their answers were not surprising.

“No idea. I don’t think there’s any way to connect to the young ones.”

“I’m old. I’m still trying to figure them out.”

“I don’t know what drives the younger crowd.”

“I wish I knew, then I could retire early.”

“I don’t have a clue.”

If this is you, rest assured, you’re not the only one. Many big name brands have spent millions on consultants trying to decode the millennial brain. They want to know things like What do millennials care about? What do they buy and don’t buy? and How do we get and keep their attention?

We’ve got some answers for you, so don’t worry about having to hire your own team of experts. We asked a few millennials of our own to answer the last question.

“How Do Brands Get Your Attention And Keep It?”

Reward us.

“Millennials are enticed by the opportunity to be seen by others, especially on social media. And many millennials are more likely to engage with a brand or product if they know they’ll get something in return. Allow us to discover fun and creative ways to use what your brand or business provides and encourage us to share our fresh ideas. Then reward us, by sharing our ideas on your social media accounts. And don’t forget to tag us!” - Bianca Wyatt, Social Media Specialist, BBB Serving Chicago & Northern Illinois

Make it personal.

“Despite living in a world of social media, instant messenger, and text messaging, our generation isn’t as connected as we like to believe. We want to be. We are the age group that created “influencers” for a reason. We like to think we know a brand on a personal level. Whoever I invite into my home to create a new living space for me should be someone I feel like I know and can trust. Chances are I’ve already looked up their bio and their website before I even picked up the phone.” - Veronica Craker, Communications and Content Director, BBB Northwest

Be Real.

“I would say a brand can normally catch my attention and keep it if the brand has a real-life story behind why or how it was all started that I can relate to on a personal level or look up to in a positive

way.” - Kristi Dumas, Accredited Business Services Coordinator, BBB Serving Connecticut

Get back to me quickly.

“Get back to me quickly if I call or email. Don’t make me wait days, because I’ll assume you will be difficult to contact later down the road. And most importantly, be honest and forthcoming! If you feel something will not work for me or my situation, tell me. I’ll be more likely to go back to your business in the future as well as share how great my experience was with others.” - Stephanie Baker, Business Compliance Assistant, BBB Serving Connecticut

Make your content mobile-friendly.

“We want to read on the go on our mobile devices. I think it’s important to remember that millennials want to digest everything as quickly and easily as possible.” - Rachel Sprung, Hubspot

Inspire me.

“I’m much more likely to buy from a company that makes me feel good or inspires me beyond just purchasing their product. It’s an awesome feeling when a brand gives me the sense that I’m either part of something bigger, helping to change the world, or that I belong to a community of other people like me.” - Alex Phippen, Content Manager, StreamPage

Be helpful.

“If you’re a business who’s selling a product or service, it’s not about breaking down our walls. It’s about opening your doors and giving us various channels to willfully reach and connect with your brand. Using technologies like search and social to research and find what I’m actually looking for has been my only purchase method for as long as the technology has been available.” - Tom Discipio, Impact Branding & Design

Be honest.

“I think millennials value honest brands with substance. You don’t need the flashy ads and can save tons of money by having a valuable position in your industry and communicating it without frills. I am always on social media, I watch TV online, I shop online—I live online. If your brand is authentic and truly providing something awesome, I’ll find you on the web.” - Hannah Fleishman, Hubspot

Wait, There’s More!

Before you go, check out the infographic below, “The Current State of Millennials.” Feel free to save it to your desktop or print it out, so you have something to reference the next time you’re working on an ad campaign or thinking of adding some new services. The more you know, the better prepared you’ll be!

THE CURRENT STATE OF MILLENNIALS

Behaviors and Trends You Should Know

SPENDING & INCOME



By 2018, they will surpass Boomers in spending power at \$3.39 Trillion.
[Oracle]

In 5 years, they will account for 1/3 of all retail spending.
[Forbes]

By 2025, they will account for 75% of the world's workforce.
[Converge]

The median income for U.S. full-time working Millennials is \$33,883.
[US Census Bureau]

PHONE & EMAIL



Largest group of smartphone users in the U.S.
[HBR]

85%+ own a smartphone.
[Nielsen]

88% regularly use a smartphone to check email.
[HBR]

87% check their work email outside work.
[HBR]

More likely to check their email in bed.
[HBR]

ADVERTISING

Images are an integral part of Millennial language.
[HBR]

84% of Millennials don't trust traditional advertising.
[HubSpot]

They do not respond to hard selling.
[Entrepreneur]

In the U.S., only 6% consider online advertising to be credible.
[SocialChorus]

95% say friends are the most credible source of product information.
[SocialChorus]

SOCIAL MEDIA

81% use Twitter to get brand updates.
[University of Massachusetts]

5 out of 6 connect with companies on social media networks.
[Leadscon]

64% follow a company or brand on Facebook just to get a coupon or discount.
[Leadscon]

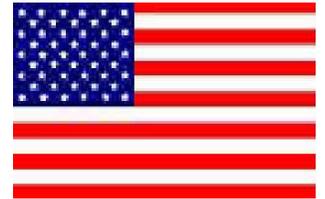
86% follow or like a brand on Facebook to support the brand.
[University of Massachusetts]

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Director	Rob Gutman	Please thank them for their service when you have a chance.		
Director	John McKenzie			

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