

CAHI MONTHLY NEWS



Presidents Corner

Occasionally you will find yourself sitting amongst your peers. Men and women that define and shape the industry. As you look around you see the “Legends”, “the Average Joes” and the “New kids on the block”. Each and every person in the room and at your table continues to guide your industry in one way or another for better or worse. When in the company of fellow inspectors you will inevitably hear the stories, you may share and compare notes and if self aware you should come away more informed about the industry and may in fact refine your path forward.

I recently discussed with fellow inspectors at my table the pros and cons of the many online jobs feeder services. I tested the waters for my own information with a fictitious cape that was approximately 1800 sq. ft. city/city in Milford, CT. and was almost instantly hit with a response followed shortly by at least 7 others. The focus of my question to others at the table was “why would a professional drive approximately 1 and 1/2 hours from Massachusetts to inspect a home in Milford for only \$350.00?””Why?”

Many often forget that we are not and should not be compensated based upon our time but rather our knowledge and experience. Each and every one of our members has the potential when they arrive at a home to save a family from potential future financial ruin. More importantly you each have the potential of saving a life or a family. What value does that have? How many hours of training and years of experience factored in developing those skills to be a “hero”?

Value your services and stop leaving “Money on the table”

Best

Dan Kristiansen

President

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Meeting Dates!

February 27th

Well Equipment

Presented by

**Jeremiah Weid
of J. H. Barlow**

March 27th

**Failed Foundations
and Insurance
Reporting Claims**

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

FUTURE MEETING DETAILS

February 27th - **Well Equipment**

Presented by

Jeremiah Weid of J. H. Barlow

Jeremiah will discuss Well Tanks, Pumps, System Testing, Water Treatment systems. Topics will also include Water testing...Arsenic, filtration systems

March 11th - **All Day Heating Seminar**

From 8-5 pm, free lunch at **ICPA** 10 Alcap Ridge Cromwell, CT.

Details to follow. Check the website.

Signups coming soon; first come first serve.

March 27th - **Failed Foundations & Insurance Reporting Claims**

Presented by

Michael Maglaras

Michael is running the Connecticut Foundation Solutions Indemnity Company

CAHI Law Seminar 2019

Another Success



Most seats were full



Plenty of food to feed growing boys



Don't get between an inspector and his food



Attorney Mawhinney was informative and entertaining

EDITOR'S NOTE

Wood Destroying Insect Inspections

Do Your Own or Bring in a Pest Control Specialist?

Here is an article I found on line; discussion from our friends on the other side of the fence. I think it comes down to dollars, time, liability and who can provide any necessary corrective action. **We all have to make our own decision.**

Home Inspectors: Friend or Foe?

Despite some lingering animosity, pest management and home inspection professionals find there's more to be gained working together.



February 18, 2009

Pest control operators adding on home inspection services... Home inspectors performing termite inspections... What has the world come to? While some pest management professionals are inclined to draw a line in the sand, others said relationships with home inspectors are a boon to business.

"A lot of folks in our industry have either added home inspection as a service or have partnered with a home inspection firm," said National Pest Management Association Technical Director Greg Baumann.

A December 2006 survey of National Association of Home Inspectors members found 43% provided wood destroying insect/organism inspections as an ancillary service, said Executive Director J.R. Burke. That number has likely increased, he said.

Since many home inspectors are not licensed to perform WDI/WDO reports, they seek the services of pest management professionals. Home inspectors "get me a lot of work," affirmed Chris Delaney, owner of A North Texas Termite Specialist (ANTTS) in North Richland Hills, Texas. Advance Termite & Pest Control Vice President Jeff Wells in Hutchinson, Kan., agreed. He'll often serve as a sub-contractor to home inspectors who "don't want to go through the licensing process."

Aligning with such inspectors offers the "ability to get additional inspections that we normally wouldn't have access to," explained Joe Giaimo, president of Crest Termite Control in East Haven, Conn.

NOT All ROSES. Not everyone feels great about the relationship. Some PMPs resent the growing number of home inspectors getting licensed for WDI/WDO inspections. This could "cut the pest

control guys totally out of the picture” for inspection revenue, said Kevin Burk, president of All-Rid Pest & Termite in North Richland Hills, Texas. Wells questioned some inspectors’ motives, namely “they think they can make a quick buck.”

Others said pros should stick to their strengths. “No one knows heating and air like a heating and air guy, and no one knows termites like a termite guy,” said Wells. “I think termite inspectors should be termite inspectors and home inspectors should be home inspectors,” said Delaney. His home inspection clients agree. One inspector expressed relief at not being responsible for termite inspections after Delaney found pin-hole termite evidence in a million dollar mansion, causing the deal to fall through.

But price remains the biggest sticking point. In Dallas-Ft. Worth, termite inspections once commanded \$80 to \$100 but now average \$65, said Delaney. “Some firms are doing them for \$50,” he exclaimed. “In Texas you have to charge tax so they’re doing them for closer to \$45.”

Many pros will undercut each other to get the business, doing inspections for almost nothing, said Burk. As a result, PMPs are “letting the home inspectors and realtors set our fees.” Burk has opted not to play the game. “I quit pimping myself out.” Remember, the PMP is liable if termites or damage is found after closing, said Burk. “You’re going to put your neck out there for \$50?”

LEADS. LEADS. LEADS. Yes, if the benefit of new business outweighs the risk. It’s like the “loss leader” in grocery stores, said Giaimo, who serves as president of the Connecticut Pest Control Association. He said a recent survey in Connecticut found 45 percent of properties inspected had issues with termites, carpenter ants, powder post beetles or carpenter bees. Some pros feel even if you lose money on inspections, “you have the potential to make a lot of money,” he said. “The money’s in the treatment, not in the inspection.”

One pro, who declined to use his name, performs WDI inspections for free. He’s doing three times as many inspections – more than 600 a year – compared to when he charged for them, and has significantly increased revenue from resulting termite work.

In Connecticut, the fear that home inspectors would take away business “never materialized,” said Giaimo. Though some inspections were lost, “clients were still calling us for the treatments.”

ONE-STOP SHOPPING. Other professionals have gone a step farther. Barry Robinson, president of ServisPros in Fredericksburg, Va., started a separate home inspection business in 2000. He found when long-time clients moved, they often switched pest management companies because the new home was under termite warranty by another firm. By offering a combined home and termite inspection to existing customers, he could, in a sense, move with them. And, since most real estate contracts are contingent on an acceptable home inspection, sellers usually are willing to pay for necessary termite treatment.

The first customer of Complete Service Inspections (CSI) of Virginia had used ServisPros for pest and termite control in his old home. During inspection of the new house, termites were found and the seller agreed to pay for standard treatment. Not only did the customer upgrade to premium termite coverage, he signed up for pest control and lawn services. “We went from a situation where normally we would have lost a customer to generating a little over \$3,000 in revenue,” said Robinson.

During the home and termite inspection buyers get deeply acquainted with the property for the first time. It's a perfect opportunity to inform them about general pest, wildlife, TAP insulation and lawn care services, said Robinson. Offering customers more services increases your value and your relationship, he explained. "They're less likely to leave you."

"People will pay for convenience," added NPMA's Baumann, who ran sister pest management and home inspection firms in Raleigh, N.C. At the time, his was the only operation in the state offering "one-stop-shopping," a popular service despite being 40 percent more expensive.

HERE TO STAY. Add-on home inspection service is not for everyone, but it can be a good fit, said Robinson, who spoke on the subject at NPMA's October convention. Integrated Pest Management inspections are "almost identical" to exterior evaluations done by home inspectors, and the industry's shift to "detective" work uses the same skills needed in home inspection.

Although it does have a learning curve greater than lawn care, home inspection helps build revenue, said Robinson. On the flip side, he said, home inspectors are attracted to pest management's recurring revenue stream. It appears this relationship is here to stay.

The author is a frequent contributor to PCT magazine.

Conflict of Interest?

In some states, termite inspections are a home seller's responsibility. But as many professionals can attest, you're being paid by someone "who really doesn't want you to find something," said National Pest Management Association Technical Director Greg Baumann.

It's a conflict of interest, said Kevin Burk, president of All-Rid Pest & Termite in North Richland Hills, Texas. He admits he's made plenty of realtors mad. "I'm working for the buyer, not the realtor, not the home inspector."

What started as a way for sellers to guarantee a home free of wood destroying insects sounds ridiculous in today's market, said Baumann. Barry Robinson, president of ServisPros and Complete Service Inspection in Fredericksburg, Va., likened the process to having a used-car salesman's mechanic test drive the vehicle you're buying. "You'd never have the owner's mechanic check it out. You'd get your own."

Baumann encouraged professionals to work with state pest control associations to push for changes in state and local real estate contracts. "It's good to make the change," he said. "It's in the best interest of the buyers to get an inspection that reports directly to them as opposed to the sellers." This also eliminates pressure to bust the deal and "accusations of collusion" between the pest management professional and the seller or his agents.

Although some say stronger regulations are needed, Baumann advocates industry-wide WDI / WDO inspection practices. Consistency in inspections eliminates the "gray area" in reporting, he said. "If you have consistent standards or guidelines produced by the state association, it eliminates a lot of problems."

Befriending Home Inspectors

Making friends with home inspectors and realtors can be good for the bottom line. Professionals shared tips for making the most of the relationship:

Promote 'Em — Chris Delaney, owner of A North Texas Termite Specialist (ANTTS) in North Richland Hills, Texas, shares marketing ideas with 30 loyal home inspectors. “The more business I can help them get, the more business I’m going to get.”

Educate 'Em — Foster open dialogue through education, said Steve Fisher, owner of Fisher Pest Management in Eugene, Ore. Stick to the science: Insect biology, how pests relate to the structure, the importance of accurate identification and reporting, and when necessary, handing the job off to licensed pest control operators. Enlighten local realtors on the value of good inspections at their weekly meetings, said National Pest Management Association Technical Director Greg Baumann. “What an opportunity.”

Assure 'Em — Home inspectors and realtors appreciate how Delaney handles customers when termites are found. “I don’t scare them to death,” but rather explain that termites are a common problem and will have to be treated now that they’re found, he said. “When realtors hear my spiel, they say, ‘Give me your card.’”

Respect 'Em — Speaking badly about other professions “can only create bad feelings,” said Joe Giaimo, president of Crest Termite Control in East Haven, Conn. “They’re not the enemy. You’re better off aligning yourself with some because it could be a beneficial relationship.”

Associations Embrace Home Inspectors

Across the country, state associations are rolling out the welcome mat for home inspectors who now “make up a significant percentage of membership,” said National Pest Management Technical Director Greg Baumann.

In Oregon, more than one-third of Oregon Pest Control Association (OPCA) members are home inspectors, said Board Member Steve Fisher. And at the Connecticut Pest Control Association, they account for 15 percent of membership, said President Joe Giaimo.

Both groups provide home inspectors training in wood destroying insects or organisms, and OPCA even holds quarterly sessions on building techniques, materials, moisture and ventilation. “It’s become a real good fit,” said Fisher. “It’s helped swell our membership numbers.” Giaimo agreed. “It’s additional revenue. We get along fine.”

Consistent reporting was the reason OPCA courted inspectors. The association decided “it’d be in our industry’s best interest to get them in, get them educated,” so they could confidently identify termite, carpenter ant and beetle problems, explained Fisher. OPCA worked with the Oregon Department of Agriculture to create a non-applicator’s license, which allowed home inspectors to become active association members and sign off on its copyrighted WDO report. “We find reports are much more valuable to all parties concerned. I feel it’s worked out quite well.”

Now, home inspectors accurately identify pests and bring in pest management professionals for treatment, Fisher explained. More important, he said, “they’re bringing attention to real wood destroying insect situations.”

In Kansas, new legislation requires professionals who perform real estate inspections be licensed to apply termiticide or restricted-use products. “We had some home inspectors that were upset about that,” said Past President Jeff Wells. As a result, the group has seen an increase in home inspectors attending meetings and getting licensed. “That’s been a good thing, because the consumers were really the ones getting the raw end of the deal,” said Wells.

Some members of the Texas Pest Control Association offer both pest management and home inspection services, said Executive Director Ken Myers. He said home inspection could become a “bigger business over time,” but right now there’s “not much chatter about it.”

More than an Add-On

In 1997 when Congress considered making home inspections a required part of every government-backed mortgage, Barry Robinson, president of ServisPros in Fredericksburg, Va., saw opportunity. Three years later, home inspection was one of three separate companies under the ServisPros umbrella.

Catering mostly to pest customers buying new homes, the business grew slowly until Robinson began using infrared cameras. He had acquired the technology to give him an edge in the slowing termite market, but he found the cameras also identified leaks, missing insulation, mold and other structural problems. Customers loved the technology and said the inspection process was like the TV show, CSI: Crime Scene Investigation.

Robinson knew he was on to a good thing, and last year changed the firm’s name to Complete Service Inspections (CSI) of Virginia. Business jumped 400%.

Unlike many home and termite inspectors who court real estate professionals, CSI targets home buyers. The CSI service van sports dramatic graphics, and Robinson gives customers t-shirts sporting infrared hot spots, the CSI logo, and “Are You Hot?” on the back. People on the street regularly ask if he’s affiliated with the TV show, and customers’ neighbors want to know what’s going on, Robinson smiled.

Home inspection fees range from \$250.00 for condos to \$450.00 for single family homes depending on the size and type of structure, he said.

BY STEVE BACZEK

Air Barrier Basics

Many folks argue that airtightness is the most important aspect of energy efficiency. But I try to look at energy efficiency as a two-part equation: Convert the energy as inexpensively as you can, and then hold onto that energy for as long as you can. It's the latter part of that equation where airtightness plays a major role. Even if you maintain adequate thermal control through good insulation levels, a lack of a good, airtight control layer will either let in unconditioned outside air (infiltration) or let out conditioned inside air (exfiltration). Both of these conditions are detrimental to a home's performance and result in wasted energy dollars.

THE MOISTURE CONNECTION

The airtightness issue goes beyond how well a building's HVAC system performs. Uncontrolled air leakage can also provide a vehicle for unwanted moisture to enter a building assembly, which can become the reason for a building to fail, leading to costly building repairs.

In older homes with little or no insulation and no control over air movement, the energy lost through air exfiltration simply "baked" the home dry. The energy inefficiency of those older homes extended their lives, because most failures in air and moisture management simply used the energy being lost through the assembly to dry it out and to minimize damage.

Current energy conservation requirements in the energy code severely limit the amount of energy moving through the building assemblies that we are building today. This lack of energy movement coupled with airborne moisture can lead to a shortened lifespan of the assembly. In other words, our efforts to build better houses have removed the forgiveness factor that once existed in older assemblies.

Recently, the building code has recognized airtightness as an integral part of energy conservation. Buildings now must pass airtightness tests using a blower door that pressurizes or depressurizes a building. The code requirement for airtightness is 3.0 ach (3.0 air

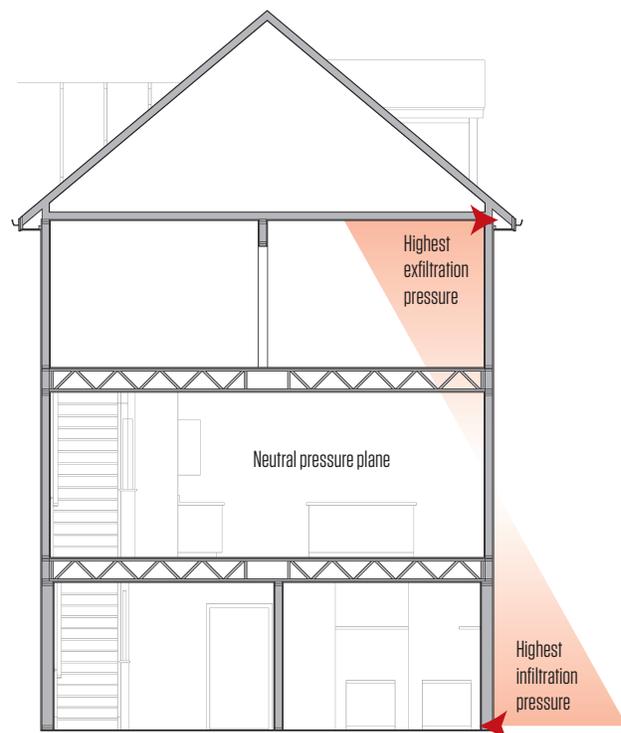
Layers of pressure. As warm air rises inside a typical home, the pressure changes from inward pressure (infiltration) at the bottom of the building to outward pressure (exfiltration) at the top, with a neutral pressure plane in the middle. Because the pressure increases with the distance from the neutral plane, the top and bottom of the building are the most critical for establishing an air barrier.

changes per hour) at 50Pa (50 pascals of constant pressure). This requirement is very modest compared with more stringent criteria such as the Passive House standard at .60 ach 50Pa. Understand, buildings cannot be "too tight," but rather they can be underventilated. I have designed numerous homes that meet or significantly exceed the Passive House standard. All of them are performing exceptionally well, and all of them are mechanically ventilated. A proper mechanical ventilation strategy is an absolute requirement for an effective air-barrier system.

THE STACK EFFECT

Before we discuss strategies for air-sealing a building, we need to talk about what that building typically experiences in terms of air

The Stack Effect



pressure. Most buildings undergo both infiltration and exfiltration (if not, they would implode or explode). Buildings constantly try to equalize their internal pressure: 1 cfm comes in to equal 1 cfm going out, or vice versa.

Pressure in a building is not arbitrary. On the contrary, it is pretty predictable (see The Stack Effect, page 7). Because warm air rises, the highest exfiltration area is at the top of the house or the upper limits of the air barrier. Consequently, the area of highest infiltration pressure is at the lower limits of the air barrier or the basement. The median of the two is known as the “neutral pressure plane.” The neutral pressure plane sees neither infiltration nor exfiltration, but rather it is the line where the pressure changes direction. Looking at this illustration, the farther you move from the neutral pressure plane, the greater the pressure, and the more critical it is to maintain an airtight barrier. Your air-barrier strategy should start at the points of highest pressure and move towards the neutral pressure plane. This strategy is applicable to both new construction and remodeling.

THE RED LINE TEST

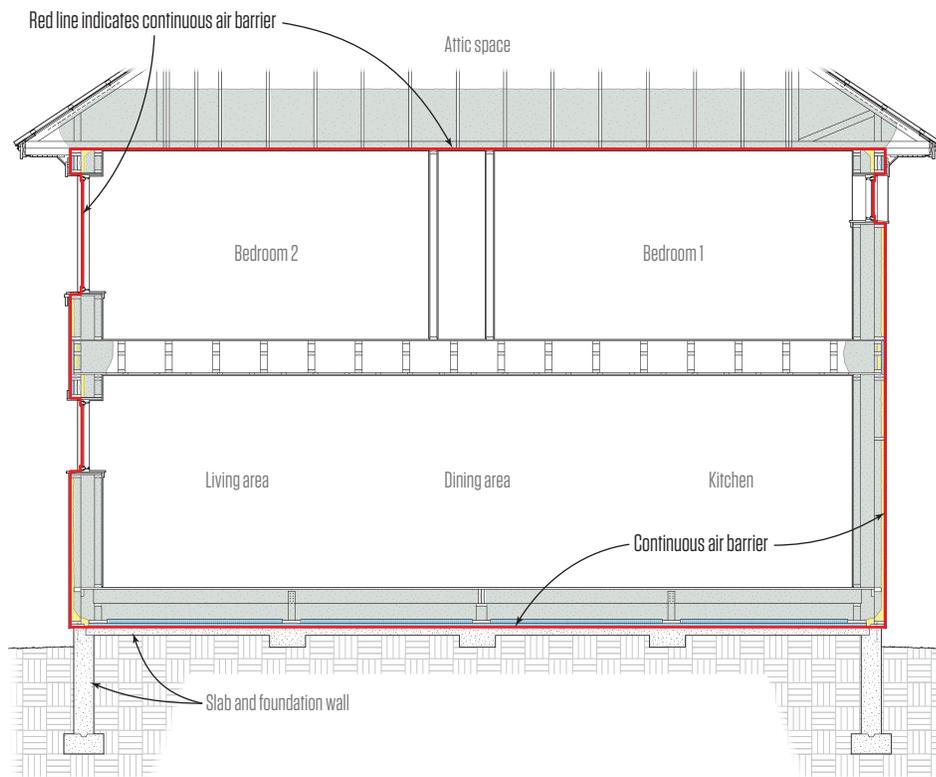
With a clear understanding of the challenges, it is time to develop an effective air-barrier strategy. I like to begin all discussions

of air-barrier strategies with the “Red Line Test,” which I first learned about from Joe Lstiburek of the Building Science Corporation (see Red Line Test, below). He explained it like this: “You should be able to take any section of a building on paper, put a red pen on the paper, and trace the building’s air barrier without lifting the pen. Eventually, the red line of the pen should connect to the starting point.”

The most important point that Lstiburek is making with his test is *continuity*. In other words, a successful air barrier must be continuous and unbroken around the entire perimeter of the building envelope. This crucial point bears repeating: The success of an effective air-barrier strategy is in its continuity. When I am asked what the best material is for an air barrier, my answer is always the same: “The one that is installed properly.” And with that answer, I reference Lstiburek’s Red Line Test.

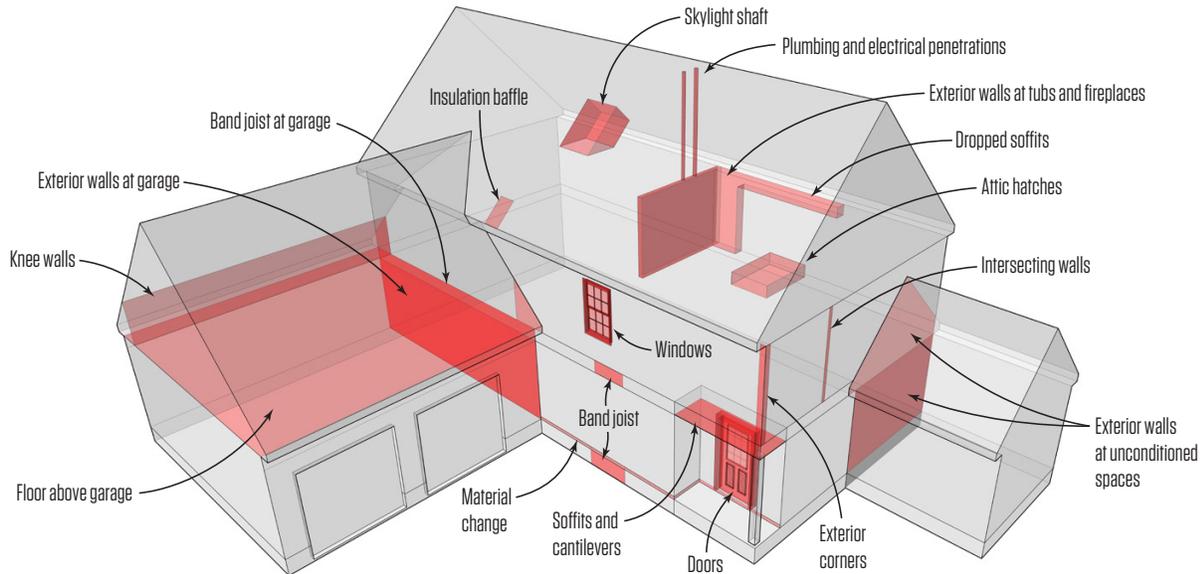
Specific air-barrier strategies seem to be the topic of endless debate. Should the air barrier be on the outside of the building? Should it be inside? Should it be in the middle of the wall assembly? The truth is that an air barrier can be effective in any of those areas. The two most important criteria for achieving a successful air barrier are that all the materials used in the air barrier must be installed properly, and that the air barrier must be continuous.

Red Line Test



Red Line Test. The key to a successful air barrier is continuity. On any section drawn through a building, it should be possible to follow the air barrier around the entire perimeter of the building envelope with a red pen without lifting the pen from the page. In this fairly complex building envelope, the air-barrier line passes from an insulated slab, through the walls and attic, and back down to the slab.

3D Thermal Bypass Checklist



Three-dimensional thermal bypass checklist. Many organizations have published lists of areas in a building that are likely to challenge the air barrier. Making a 3D rendering takes the checklist one step further, giving users a visual graphic to better understand and deal with these areas of concern.

It is incredibly rare that a building's air barrier is ever made from just one or two materials. While some materials may dominate the composition of the air-barrier system, there are always points where multiple materials are responsible for maintaining continuity. For example, exterior sheathing might be the primary air barrier in a home, but most homes also have doors and windows—areas where the exterior sheathing doesn't exist. The window or door then becomes part of the air barrier. With this change in material comes the critical connection of the exterior sheathing to each of the windows and doors. These areas where materials change are where the air-barrier continuity can be easily challenged. An effective air-barrier strategy is not just choosing material for each specific location, but also being able to trace the Red Line through those critical areas where the air barrier may comprise four or five different materials in just a few short inches. Again, the key to an effective air-barrier strategy is *continuity*.

THE THERMAL BYPASS CHECKLIST

There are many critical areas where the continuity of an air barrier is likely to be challenged, and many organizations such as

Energy Star have compiled extensive lists of those areas; Energy Star calls its list the "Thermal Bypass Checklist." But for most people, a graphic representation of a checklist like that is the best way to get the point across.

With that in mind, I developed my own three-dimensional version of the checklist to visually illustrate the points where an effective air barrier is most likely to be challenged (see 3D Thermal Bypass Checklist, above). Instead of depending on a written list, the areas of concern are highlighted in a 3D representation of the building. These areas are common to the work that all of us do every day.

But as common as these challenges seem to be, I often see that many of them are not being solved for in our industry. The failures I see most often are where the continuity of the air barrier is broken. The solution for creating a successful air barrier is being able to visualize and think through every inch of the barrier—especially in critical areas—to maintain continuity.

Steve Baczek (stevenbaczekarchitect.com), of Reading, Mass., is an architect specializing in energy-efficient design and certified passive homes. Follow him on Instagram @StevenBaczekArchitect.

 For a more detailed discussion of air barriers, go to www.jlconline.com/training-the-trades/air-barrier-basics.

New Kids on the Block: How Millennials Sell Faster and Buy Smarter

By Brent Loya, InspectionDepot.com

As the generation with the largest and most diverse share of the U.S. population, Millennials are shaping industries to improve the nature of our culture and the products in it. The real estate industry is no exception.

In fact, energy efficiency is the greatest consumer demand of our day. This is why it's important to you and the future of your business. The nation is experiencing a growing number of people who want to be more efficient in how they consume energy. The automotive industry is moving towards an electric future with certain manufacturers changing their entire fleets. We see technology doing more and costing less. The companies behind these technologies are setting records in erecting sustainable buildings and factories. Consumer studies show huge sales drops in candy and soda as large manufacturers are investing in "healthy options."

The Millennials were the largest group of home buyers (34 percent) for the fourth consecutive year, according to NAR's 2017 Homebuyer and Seller Generational Trends study. As this group is buying homes later in life than previous generations, it is only natural that they will continue to lead the market, at even higher percentages potentially. Millennials show vast distinctions from previous generations but there are some particulars that stand out.

A poll from Alliance for Market Solutions shows that, aside from any political affiliation, "slightly over three-fourths of Millennials agree that humans should take steps to slow or stop climate change." Usually a taboo topic, this generation of early- 20s to late-30-year-olds is not shy about weighing in. This is truly a group of people who demand sustainability in their daily lives and similarly, in their homes. This is true, not only for the sake of comfort and savings but because of a world view that prioritizes the health and safety of their futures. The idea and practice of energy efficiency has become more than a consumer demand for my generation—it has become our cultural movement.

Homebuyers are taking note and are seeking homes with energy efficient features. Portland OR, a city whose median age is 36, has a real estate market that is being flooded by newcomers from all over the country. A new "Home Energy Score Ordinance" has been initiated this year in Portland. This program enhances consumer awareness, immediately initiates a cultural energy conversation, and promotes investment in energy efficiency. For a home to be listed on the public MLS, it needs to have an official Home Energy Score completed by an approved Assessor.

The U.S. Department of Energy (DOE) describes their Home Energy Score program as a report that "...estimates a home's energy use, associated costs and provides energy solutions to cost-effectively improve the home's efficiency. Each Home Energy Score is shown on a simple one-to-ten scale, where a ten represents the most efficient homes." This allows potential buyers in a real estate transaction to understand the estimated energy costs to expect from the home. In many instances homebuyers are unaware of the ease and availability of this information. Normal agent-to-client discussions cover property taxes and the homeowner's insurance rates but typically don't educate their clients about energy costs. The U.S. Census shows that besides the mortgage payment, energy bills

are the highest annual cost to a homeowner, and as such deserve to be a major consideration when home buyers calculate their projected monthly expenses.

Many millennial buyers are more focused on the monthly costs than the selling price. Besides the actual cost of the mortgage, energy will be the biggest impact on the monthly outlay. When a real estate professional recommends the Home Energy Score, it sets them apart because it gives their clients a valuable tool to simply and accurately project their monthly expenses. From a real estate perspective, when it comes to giving a home a “score” there is believed to be an ill-fated outcome... a low score. This is a shortsighted view for buyers, sellers, and homeowners as a whole. As the DOE states in their literature for Home Energy Score recipients, “A low score does not mean your home is poorly built, and a high score does not mean your home cannot improve.” The Home Energy Score rates a home and estimates the actual energy cost and discloses how much homebuyers can save by implementing listed recommendations. This furthers a consumer’s awareness to their “total investment opportunity.” The strength of this in the real estate transaction has been proven in a study by Elevate Energy in which “... analysis shows that the Chicago single family real estate listings that disclosed energy costs spent less time on the market and had a higher closing rate,” regardless of the energy costs being high or low. This allows the real estate professional to sell faster, and the client to buy smarter.

The study also suggests that energy disclosure will affect the seller positively. Initiating the Home Energy Score at the time of listing, like in Portland, shows that the home will spend less time on the market. Not to mention, homes that do contain energy efficient assets can help to increase the resale value of the home. If a real estate professional or home inspector can identify energy efficient aspects, recommending a Home Energy Score to your client may help them sell their home faster and give them a larger price tag! A study by Redfin shows that “energy efficient homes sell for seven percent more” than the median sale price.

The Home Energy Score can also help a lower-scoring home with its recommendations to increase the score. Sellers in Portland are opting to add insulation over new paint to improve their Home Energy Score and make their listing more competitive. An article from the Oregonian, a Portland-based newspaper, quotes Hilary Bourasa, a principal broker with Meadows Group Inc., talking about the newly initiated Home Energy Score ordinance. “It’s taking the focus away from granite countertops and stainless-steel appliances and putting it on housing affordability,” Bourasa said. Energy efficiency adds housing affordability in the form of reduced energy bills for the owner or buyer, adds more value to the home for the seller, and leverages the home in a competitive market. If you want to sell your home, energy efficiency is the new granite countertop. Everyone wants it!

The Millennials’ coalition seeks energy-efficient features, but they want to receive this information easily and effortlessly. Some outlets have seen this as a flaw: the “instant gratification” generation! When looked at from a business perspective, Millennials again are changing the landscape and simplifying the way services are offered. As the people who popularized services like Uber and Airbnb, today’s consumers want to “click and confirm.”

Home inspector expo conference halls are filled with new technologies built to handle the online service demand with millennial “clickbait.” These products give consumers greater access to their services. Likewise, such tech has improved the productivity of inspectors. The Department of Energy (DOE) provides an online scoring tool for approved inspectors that will instantly generate

fully formatted reports ready for delivery. App-based and integrated tools are working their way into inspection software to make the Home Energy Score a ten-minute addition to the average home inspection. Clients can fulfill the one-stop shop they desire when choosing a home inspector or home inspection company who offers the Home Energy Score. DOE program partners provide their approved assessors with materials, presentations and resources designed specifically for home inspectors to market to the real estate community. Inspectors can help an agent sell a home faster, for more money, and surpass their client's expectations of service!

It has become common practice for inspectors to diversify by offering and marketing additional services to comply with growing needs of clients and real estate professionals. Still, many of these services are typical of most experienced inspectors. The Home Energy Score is a valued service that will separate an inspector from their competitors instantly, as energy is all the rage and boasts major benefits to all parties involved. Many inspectors who have already become Home Energy Score assessors are receiving interest solely by being approved by the U.S. Department of Energy. Not just a federal department, also a highly recognized brand to wear on their sleeve.

As a Millennial myself, I am not only reporting the vast findings and statistics of surrounding studies, but asking the inspectors of America to make a move and change the game. Demand will only continue to grow for energy efficiency as a force in the marketplace, and this is the inspection industry's opportunity to get in on the ground floor. An opportunity to use their outstanding building knowledge and experience to generate a service that has a greater and deeper impact on each client and community. The fleet of energy-concerned millennials is not a fading trend...the new kids on the block are here to stay.

Risk Management: Protecting Against the Unexpected

By Isaac Peck, Editor

Usually, the punch that does the greatest damage is the one you never see coming. A good insurance policy will protect you against issues that come up in your home inspection business that you can anticipate, as well as those you can not. Take pest inspections for instance- if you exclude it in your contract and don't inspect for it, you probably expect that this is one problem you will never have to deal with, right? Read on please.

Not all home inspectors do pest inspections. In fact, the contracts of many home inspectors specifically exclude wood destroying insects/organisms (WDI/WDO). After all, a pest inspection is usually conducted (and sometimes mandated) by a licensed, professional pest inspector. This leads many home inspectors to decline to offer the service and to specifically exclude it from the scope of their inspection with language such as this in their contract:

Symptoms and items which are EXCLUDED from this inspection include...the presence or absence of pests and wood destroying insects. The client is urged to contact a reputable and licensed specialist if identification and extermination of excluded pests is desired. Any comment regarding excluded systems or items are for information only and are not part of the inspection.

However, despite clear language in your contract that specifically excludes the service, nothing prevents an irate homeowner from suing you if a problem arises- say six months after they move in when they open a wall for a new remodel. If that happens, you'll want what's sometimes referred to as incidental coverage, for a service you don't provide and would never anticipate needing coverage for.

According to David Brauner, Senior Broker at insurance provider OREP.org, it's common sense that an inspector who doesn't inspect for WDI/WDO probably is not going to pay extra for the coverage- why would they? However, if they do face a lawsuit that involves pests or pest damage, not having this coverage included in their policy might affect how and to what extent the insurance company responds. They may cover defense and settlement costs; maybe just defense costs- maybe neither. I would understand if you stopped your reading right now to call your E&O agent to ask whether you have coverage!

Assuming you're back, a scenario like this is possible, according to Brauner. "We have seen a new homeowner move in and begin a remodel only to find termite damage that was hidden behind a wall.

It was unseen and unreported by the inspector who doesn't inspect for pests," said Brauner. "The first instinct of the homeowner is to try to recover some of the expense from the home inspector and maybe get a free remodel."

In this scenario, the inspector or someone representing them responds with their scope of work and agreement, signed by both parties, which limits the report to what is "readily visible" and specifically excludes WDI/WDO or pest inspections. That's great, says Brauner, but what if that does not stop the homeowner? The inspector may have to be prepared to further prove his or her case and it may or may not be without the help of their insurance carrier, if coverage for the service is excluded. This reveals a key point that many home inspectors may not realize. Even if they do not perform a particular service, such as inspecting for pests, rodents, lead paint, or EIFS/stucco issues, and even if their inspection contract specifically excludes such items, their insurance policy may not extend coverage if a claim arises.

That's why inspectors should shop for a policy with the broadest possible coverage. "A broad policy that includes coverage for many services is a great value because it protects you against the unexpected," says Brauner.

The trick for inspectors is finding broad coverage without paying an arm and a leg. "The unexpected is not so unusual in this business, unfortunately. Insurance is about peace of mind and having coverage when you need it," Brauner said. "If you'd like to know more about the broad policy we've designed to protect our insureds, please call or visit OREP. We've been providing insurance protection to inspectors for over 17 years and we take your business as seriously as we take our own."

About the Author

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Q A client wants to create a vaulted ceiling in an addition with a shallow, 4:12-pitch roof. The rafters are 16 inches o.c., with no structural ridge. Can I raise the ceiling joists to create the vaulted ceiling?

A Darren Tracy, PE, owner of West Branch Engineering, in Saratoga Springs, N.Y., responds: Yes, you can raise the ceiling joists, but with restrictions. Because you do not have a structural ridge, you must utilize rafter ties. Ceiling joists can serve as rafter ties to resist outward thrust on the walls from the rafter loads if they are installed parallel to the rafters and in accordance with code.

Figure R802.4.5 of the 2018 IRC states that a rafter tie can be raised a maximum distance of “HC” above the top of rafter support walls. HC is determined by a simple formula in which that height is a function of the ridge height (HR): The ratio of HC/HR cannot exceed $\frac{1}{3}$ (see illustration, below). For example, in a roof structure where the ridge height is 9 feet above the top

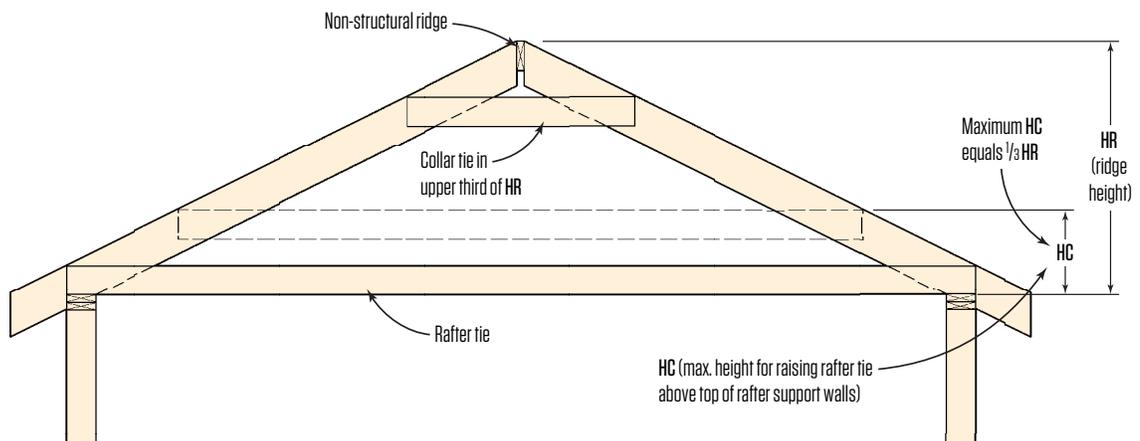
of the support walls, the maximum height that a rafter tie can be raised is 3 feet ($\frac{2}{9} = \frac{1}{3}$).

Additionally, be sure to adhere to the specific fastening requirements in the 2018 IRC Table R802.5.2 for the rafter-to-rafter-tie (ceiling joist) connections. That table provides the number of 16d nails at each connection based on rafter slope, rafter spacing, and snow load.

Section R802.5.2 also states, “Where the ceiling joists are installed above the bottom third of the rafter height, the ridge shall be installed as a beam.” In other words, to raise the ceiling joists more than one-third of the ridge height, a structural ridge would be required. With a properly engineered structural ridge, rafter ties can be eliminated completely. Also section R802.4.4 states that a roof with a pitch less than 3:12 requires a structural ridge.

As a final note, do not confuse rafter ties with collar ties. Collar ties, which are designed primarily to resist wind uplift, are required in the upper third of the attic space. Unlike ceiling joists, collar ties can be made of less-substantial material (1x4 minimum) and can be spaced up to 4 feet apart. Ridge straps can be used in lieu of collar ties to resist uplift.

Creating a Vaulted Ceiling



In a roof with a non-structural ridge, rafter ties (which resist the outward thrust of the rafters) can be raised a maximum distance (HC) that is no more than one-third the distance between the top of the supporting wall plates and the top of the ridge (HR). Collar ties (designed primarily to resist wind uplift) must be located in the upper third of HR.

Illustration: Tim Healey

Q&A / Cellophane Strips on Asphalt Shingles

Q One of my fellow workers insists that the cellophane strips on the backs of asphalt shingles have to be removed before the shingles are installed. Another co-worker says that it's OK to leave them in place. Which one is right?

A Reed Hitchcock, executive vice president of the Asphalt Roofing Manufacturers Association (ARMA), asphaltroofing.org, responds: Your question is a valid one, but something that ultimately should not be of any concern to roofing contractors or installers. Here is the story behind those cellophane strips.

As you know, asphalt shingles are shipped and stored in bundles. Each shingle is manufactured with an adhesive strip that allows it to adhere to its neighbor above when they are installed. The adhesive on the shingle is activated by heat—usually from sunlight beating down on the shingled roof.

But shingles can also be subject to heat during shipping and storage, especially in the hot summer months. And many supply houses store pallets of shingles where they are exposed to direct

sunlight. To prevent shingles from sticking to each other while still in the bundle, manufacturers add a small strip of cellophane on the back of each shingle. In the industry, this strip is often referred to as “release tape.” The cellophane release tape lines up with the adhesive strip on the shingle below it in the bundle to keep the shingles from sticking together.

Because the cellophane strips have no effect on the performance of asphalt shingles, it's fine to leave them in place as you install the shingles. In fact, the effort to remove them is unnecessary and just adds an extra step for the contractor. The only time that a cellophane strip should be removed is on the extremely rare occasion that it sticks to the adhesive layer of an adjacent shingle instead of remaining stuck to the back of the shingle being taken from the bundle.

For those contractors who still insist on removing the cellophane strips as the shingles are installed, rest assured that doing so has no adverse effect on the installation or performance of the shingles. But something to consider is that once removed, those lightweight plastic strips tend to fly around. Chasing down and disposing of all those wayward strips can create even more work for the contractor.

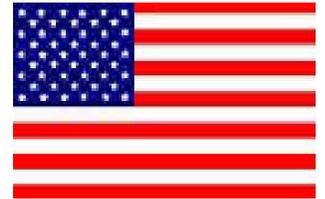
So our recommendation is to just ignore the strips. Once a shingle is taken from the bundle to be installed, the cellophane strip has served its purpose.

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