

# CAHI MONTHLY NEWS



## Presidents Corner

Here we are in December 2021, closing out another year. To me, it almost seems like we just started 2021. The real estate market seemed to drop off a bit the last quarter by all accounts from other inspectors I have spoken with. I myself have seen price drops and have had Realtors tell me there is a bit more room for negotiations lately. Nevertheless, I think we have all had a pretty good year overall. It will be interesting to see what 2022 has in store for us as inhabitants of the planet earth, citizens of the USA, and home inspectors in the real estate industry.

In an article I read, it is predicted the cost of construction will come down a bit in 2022. A big part of the problem with the low inventory in the new construction segment was the high cost of production. There is an inflation problem affecting the manufacturing industry. This has driven up the prices of building materials for homes and even automobiles. Lumber prices alone added about \$36,000 to new home prices. In the 2022 real estate market, bottlenecks in the supply chain hopefully will be fixed and there will be economic growth, and many companies will restock their shelves.

Buyers chased out of the market by high prices and bidding wars have waited around for 2022 as the year to pounce. We will see these buyers re-enter the market in droves. Although prices may still be high in 2022, they would probably not appreciate at the high flying rates we witnessed in 2020 and 2021.

Again, we approach another year with our eyes wide open to see what the real estate world and the real world have in store for us.

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### Meeting Dates!



**Jan 26th 2022**

Presenter -Steven Bushnik

#### **Velux-The no leak skylight**

VELUX offers a complete line of skylight products and complementary accessories from installation to the finishing touches. Choose from a wide variety of skylight models to find the best skylight for your home!



**Feb 19th 2022**

Radon Certification Course  
(Details to Come)

### 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 also broadcast via Zoom.

Meetings are still free to members but RESERVATIONS are a MUST.

Reservations can be made at our CAHI website.

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 Message Continued:*

Let's finish off 2021 with thanks, hopefulness and joy during the rest of this holiday season. Spread some love because God knows we need it. On behalf of the CAHI board, I wish you all a very Merry Christmas, happy holidays, and a happy New Year.

Stan

*"Give me six hours to chop down a tree and I will spend the first four sharpening the axe."*  
— Abraham Lincoln

## **Home Inspection Law Seminar**

**CAHI invites you to attend  
an exciting and informative  
Home Inspection Law Seminar.\***

**Date: January 12th**

**Time: Dinner 5pm Law seminar 6pm - 9pm**

**CAHI Members: Sign up link, [Click Here](#)**

**The cost of the seminar is \$99.00.**

**Payment must be made online prior to the meeting.**

**Dinner for the meeting starts at 5pm.**

**\* No Zoom for this meeting!**

# Infographic: Top 10 reasons clients file claims against home inspectors

by Stephanie Jaynes

As one of the largest home inspector insurance providers in the nation, we face claims against home inspectors often. After over a decade, we've come to find significant patterns in how and why clients file claims against home inspectors.

Back in 2018, we discovered that the same types of allegations continue to be common. Because we want to help you avoid the industry's most common claims, we shared those allegations with you in our article [Top 5 Claims Against Home Inspectors](#). Since then, we've continued to mine our data to discover important patterns and lessons that we can share. Today, we've written dozens of articles on the top claims, including in-depth articles on typical types and an infographic on the most common general liability claims. We've also published over a dozen case studies, in which we delve into specific examples from our archives and how you can avoid such claims yourselves.



In an effort of continued transparency and collaboration, we're reporting a new pattern. It's the top 10 reasons clients file claims against home inspectors. Unlike our previous "top" lists, which focus on types of allegations—like water damage, mold, and garage doors—this compilation concentrates on the circumstances that lead to claims across claim types. We hope that this additional knowledge helps you to better protect your businesses.

## We Protect. You Inspect.

As an exclusive home inspection insurance provider, we know the industry's top claims inside and out. We hope this look into the common claims plaguing home inspectors most helps you better safeguard your business.

Even if you do everything right, you can still get one of the top 10 claims above. That's why it's essential to carry errors and omissions (E&O) and general liability (GL) insurance with the proper endorsements for defense and payout help. Contact your InspectorPro broker or [submit an application](#) to receive a no-obligation quote.

## About InspectorPro

InspectorPro Insurance is the leading provider of home inspector insurance in the nation. Why? Above all, we recognize that obtaining or switching insurance providers can be stressful for you. What's more, we understand that home inspectors have unique coverage needs.

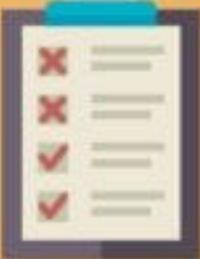
For this reason, with InspectorPro, you get tailored insurance for your home inspection business at a reasonable price. And, since our team of licensed professionals specializes in insurance for home inspectors, we are able to give you the personalized attention you deserve. Moreover, we offer

benefits like free pre-claims assistance, diminishing deductibles, early claims reporting discounts, and a risk management blog. In short, insuring with anyone else simply isn't worth the risk.

# TOP 10 REASONS CLIENTS FILE CLAIMS AGAINST HOME INSPECTORS

**1 OUTSIDE OF THE STANDARD(S) OF PRACTICE**

**THE PROBLEM:** Your standard(s) of practice (SOP) are your association's or state's guidelines that communicate your minimum inspection requirements and help decrease your liability. By articulating what is and isn't required, your SOPs can help set your client's expectations—but only if they read them.



**THE SOLUTION:** Reference your SOP in your pre-inspection agreement and provide your clients with a way to obtain the whole SOP, like the link to the document. Summarize key exclusions in the SOP in both your contract and your report.

**2 CONCEALED DURING THE INSPECTION**

**THE PROBLEM:** A home inspection is a visual, non-invasive examination of the home's systems and components. Because you can only inspect what you can see, you cannot inspect anything hidden from view, like things obstructed by furniture or behind walls. But when clients can see defects, they assume you should have been able to, too.



**THE SOLUTION:** Define a visual inspection in your pre-inspection agreement. Underscore your inability to see things clients may unearth during renovations or after the current owners move their stuff. Photograph potential obstructions, such as personal belongings and furniture, and keep the pictures to reference if a claim arises.

**3 OUT OF THE INSPECTOR'S SCOPE**

**THE PROBLEM:** Beyond the parameters set by your SOP(s), your inspection's scope may be different from others' in your area. Comparisons with other businesses that may inspect fewer or more systems and components than you may lead your clients to think they're getting something they're not.



**THE SOLUTION:** Explain the scope of your inspection in your pre-inspection agreement. Don't forget to include exclusions, or things you won't inspect.

## 4 COVERED BY AN ADDITIONAL SERVICE NOT ORDERED BY CLIENT

**THE PROBLEM:** Most clients assume that standard home inspections include additional services, like pest or mold inspections—especially if you advertise these services. So, when they uncover an issue for a service your company renders, they think you're responsible.



**THE SOLUTION:** When scheduling your inspections, explain and offer add-on services. In your pre-inspection agreement, have a section specifying what items aren't included in inspections unless specified and charged. Have addendums to your contract for ancillary services.

## 5 INACCESSIBLE DURING THE INSPECTION

**THE PROBLEM:** Sometimes, items you'd typically inspect are not accessible or are otherwise off-limits. Since such areas are typically within your scope, clients tend to get upset when they feel they've been overlooked.



**THE SOLUTION:** In your pre-inspection agreement, have a blanket statement explaining what areas you won't inspect for specific reasons. (i.e. If it's raining, you won't mount the roof.) If you're unable to inspect something, underscore your inability to examine the area in your report and offer to come back, if possible. Always take photographs to prove inaccessibility during the inspection.

## 6 MORE SEVERE OR PERVASIVE THAN THE CLIENT UNDERSTOOD

**THE PROBLEM:** Sometimes, home inspectors report an issue but don't adequately articulate its seriousness. For example, a client may have a leak that, if not resolved, could result in extensive damage to the property. If they don't have a sense of urgency, they may not promptly fix it, then blame you.



**THE SOLUTION:** You can deliver the facts without being an alarmist. Go beyond stating that a defect exists by stating what the problem means. If there are immediate issues, draw attention to them in your report and in your conversations with the client.

## 7 IN THE (UNREAD) REPORT

**THE PROBLEM:** You did a great inspection. You called out all the defects. And yet, your client is complaining about an issue you discovered. It's in your report, but they didn't read it or they overlooked it.



**THE SOLUTION:** Make your reports concise and understandable. Encourage your clients to read through your report-writing format and incentives. And don't forget to follow up with reminders to read the report.

## 8 FUNCTIONAL DURING THE INSPECTION BUT STOPPED FUNCTIONING AFTERWARD

**THE PROBLEM:** No appliance, no system, no component lasts forever. But for first-time homeowners especially, it can be a shock when something stops working and needs to be repaired or replaced. And since urgent or expensive fixes can be burdensome, clients will often try pinning the responsibility on you.



**THE SOLUTION:** Emphasize that inspections are snapshots in time. Never make predictions on how long something will last. Take pictures of non-defect areas to testify of the home's condition on the day of the inspection. You may even want to photograph things like the stove during testing to show that they're fully functional.

## 9 FOR PROPERTY DAMAGE

**THE PROBLEM:** Accidents happen. During an inspection, you may inadvertently cause damage to the property or your client's belongings. And it's only natural that clients expect you to rectify that damage.



**THE SOLUTION:** Be careful during your inspections. Don't rush around. Review the top general liability claims mentioned at the beginning of the article so that you know how to avoid the most common property damage claims. If you do cause damage to a client's property, immediately do whatever you need to do to mitigate further damage. (i.e. If you cause a water leak, shut off the water and call a restoration company.) Then report the damage to the property owner and your insurance carrier.

## 10 FOR BODILY INJURY

**THE PROBLEM:** Clients and their children can be in the wrong place at the wrong time. If they follow you somewhere dangerous or touch something unsafe, they could get injured. You could even injure your clients more directly by, say, losing control of your drone.



**THE SOLUTION:** If anyone is present during your inspection, give them some ground rules. Don't let them do anything that could lead them to get hurt on your watch. And, when using tools and equipment that could get out of control and injure someone, make sure that people stay a safe distance away.



**Inspector Pro**  
INSURANCE PROGRAM



# Latest Flu Info From CDC

## Don't Forget Your Flu Shots!

### Key Points

- Influenza activity is increasing, with the eastern and central parts of the country seeing the largest increases and the western part of the country reporting lower levels of influenza virus circulation.
- The majority of influenza viruses detected are A(H3N2). Most influenza A(H3N2) infections have occurred among children and young adults ages 5-24 years; however, the proportion of infections occurring among adults age 25 years and older has been increasing.
- While there are little data to date, most of the H3N2 viruses so far are genetically closely related to the vaccine virus, but there are some antigenic differences that have developed as H3N2 viruses have continued to evolve.
- The percentage of outpatient visits due to respiratory illness is trending upwards and is above the national baseline. Influenza is contributing to levels of respiratory illness, but other respiratory viruses are also circulating. The relative contribution of influenza varies by location.
- Hospitalizations for influenza are starting to increase.
- The first two influenza-associated pediatric deaths this season were reported this week. Both cases were associated with influenza A virus infections.
- The flu season is just getting started. There's still time to get vaccinated. An annual flu vaccine is the best way to protect against flu and its potentially serious complications. CDC recommends everyone 6 months and older get a flu vaccine.
- There are early signs that flu vaccination uptake is down this season compared to last.
- Flu vaccines are available at many different locations, including pharmacies and health departments. With flu activity just getting started, there is still time to benefit from flu vaccination this season. Visit [www.vaccines.gov](http://www.vaccines.gov) to find a flu vaccine near you.
- There are also flu antiviral drugs that can be used to treat flu illness.

# Are Ventless Fireplaces Safe?

## Identify the risks and rewards of Vent-Free heating!

Adding a Ventless, or Vent-Free, fireplace is a popular solution for homeowners who want the look and feel of a wood burning fireplace without committing to the costly renovations required to add a chimney.

Ventless fireplaces are specifically designed to burn at nearly 100% efficiency, leaving no smoke and little to no fumes behind. Plus, you can put one in practically any room of the house.

When installed correctly, Ventless appliances serve as excellent secondary heating solutions and are considered very safe. They're also equipped with safety systems that prevent poor air quality and reduce health risks.

We've outlined the most important things you need to know about Ventless fireplaces to help you determine if it's safe to install one in your home.

## HOW VENTLESS FIREPLACES WORK

Ventless gas fireplaces don't require a chimney or venting system of any kind, allowing all the heat that's produced to stay inside your home.

They function on a closed-loop system and rely on natural convection. Cool indoor room air is drawn into the firebox for combustion, then hot exhaust is expelled into the room.

Equipped with special burners that use a small amount of Natural Gas or Liquid Propane, Ventless units emit little to no gases after combustion. What remains will typically be made up of water vapor and carbon dioxide.

Though any dangerous gases left will be minimal and within safe limits, Ventless fireplaces include built-in sensors that monitor the oxygen level in the room. This important feature allows them to operate safely without a chimney.



## SAFETY CONCERNS OF VENTLESS FIREPLACE

Certain states, like California, have outlawed indoor installations of Ventless fireplaces altogether, while others have strict installation requirements.

If you're installing a Ventless appliance in your home or commercial space, always take the safe route and check your local building, city, state, and fire codes, along with the minimum room size requirement to ensure your product is compliant.

## Lung Irritation

Ventless appliances can intensify odors that are already present inside your home. Impurities, such as pet hair, scented candles, fresh paint, and cleaning chemicals, are drawn into the firebox, along with the fresh indoor room air used for combustion. When these scents are emitted back into the room, they often become stronger and can potentially cause lung irritation in sensitive individuals.

For this reason, it's not recommended to install a Ventless fireplace if you or someone in your household has asthma, allergies, or chronic bronchitis.

## Increased Humidity Levels

As oxygen burns for combustion in a Ventless fireplace, water vapor is produced, which increases humidity levels in your home. This can be a great source of extra moisture in the dry winter months, especially if you live in a cold climate.

However, if you plan on letting your Ventless fireplace burn for an extended amount of time, it's recommended to leave a window cracked near the fireplace to prevent excess condensation, which could lead to mold or mildew growth.



## REQUIRED SAFETY CRITERIA

### Oxygen Depletion Sensors

Without enough oxygen, Ventless fireplaces won't burn cleanly. For this reason, each fireplace is equipped with an Oxygen Depletion Sensor (ODS), which continuously monitors the oxygen levels in the room and automatically shuts the fireplace off if oxygen levels drop below the safe threshold of 18%.

You will also need to install a carbon monoxide detector near your fireplace as a secondary precaution.

### BTU Limits

While Ventless fireplaces make great secondary heating sources, they are limited to a maximum of 40,000 BTUs per hour to ensure there is enough oxygen left in the room.

For bedroom and bathroom installations, the maximum BTU output is even more limited, allowing only 6,000 to 10,000 BTUs, no matter the size of the space.

## APPROPRIATE BURNING MEDIA

Ventless fireplaces come with a variety of media options, like fire glass, gas logs, and river rocks and stones.

If you choose gas logs for your media bed, they must be installed to the manufacturer's specifications and cannot be modified in any way. Ventless gas logs are designed to fit together in a specific pattern to prevent the flames from impinging on the logs.

If the flames brush against the log set inside your Ventless fireplace, the finishing material will burn off and create harmful byproducts that infiltrate your home.

Always be sure to follow the diagram in the installation manual to ensure you've achieved the proper placement for your Ventless gas logs.



## INSTALLATION GUIDELINES

Since they don't require a chimney or venting of any kind, Ventless appliances offer you more freedom and flexibility to add ambiance to a variety of spaces. They're ideal for condos, apartments, offices, and high-rise penthouses due to their straightforward installation.

However, Ventless fireplaces will require a hard-piped gas line for installation. If you don't have a gas line inside of your home already, you'll need to hire a licensed professional in your area to install one for you.

To make sure you're selecting an appropriate and safe location for your Ventless fireplace, we recommend choosing a few models that you like, then checking their installation manuals for specific installation requirements.

Be sure to measure the cubic footage of your space to make sure it's compliant with the room size requirements noted in each manual.

From there, you'll need to ensure the fireplace and location you've chosen satisfy your local, city, and state codes.

Once you've purchased your Ventless fireplace, you'll need to hire a license professional to install it. If an individual who isn't adequately trained and certified in gas products installs the fireplace, the warranty will be void on your product and you may encounter technical issues, or severe health and safety concerns.

### **PRO TIP:**

We highly recommend choosing a gas professional certified by the National Fireplace Institute (NFI).

Your certified installer will simply follow the instructions in the installation manual that comes with your Ventless fireplace.

If you or your installer have questions about fire codes, the instruction manual, or installation requirements, please call our team of NFI certified experts at 800.919.1904 and we'll walk you through the process.

This article appears on the Woodland Direct website, click [HERE](#) to visit the site.

## Tax Changes and Key Amounts for the 2021 Tax Year

Americans are facing a long list of tax changes for the 2021 tax year.  
Smart taxpayers will start planning for them now.

by: Rocky Mengle, Joy Taylor  
September 23, 2021



If you haven't started already, it's time to begin thinking about your 2021 tax return. After all, the more tax planning you do, the more money you may be able to save. However, proper tax planning requires an understanding of what's new and changed from the previous year — and **there are plenty of tax law changes and updates for the 2021 tax year** that smart taxpayers need to know about.

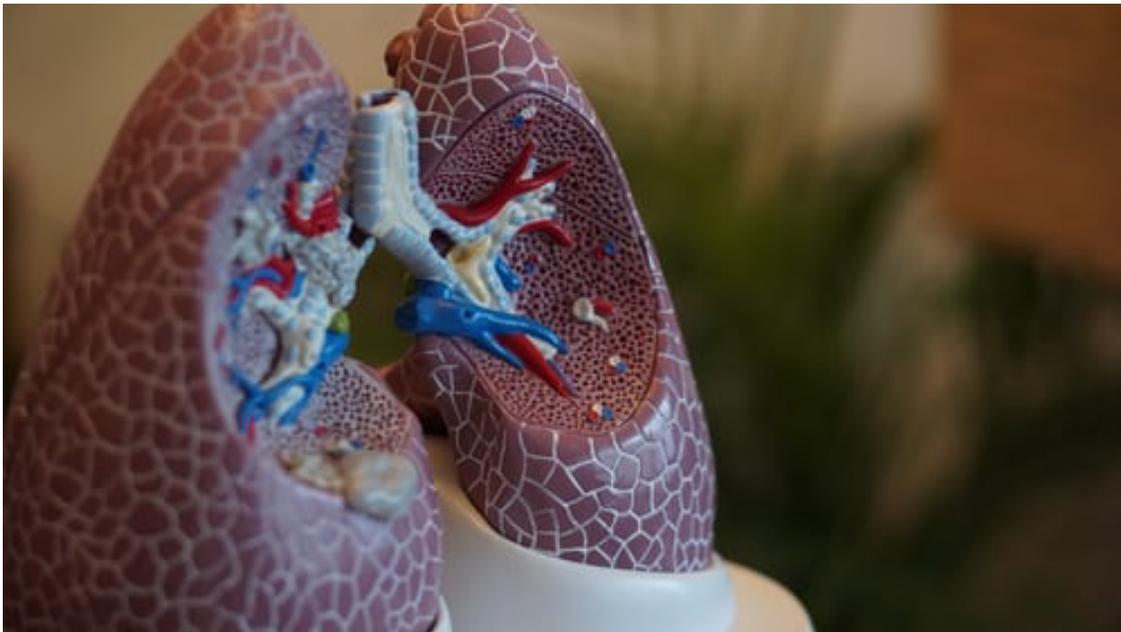
The Covid-relief bills signed into law last December and March include a number of provisions that could impact your 2021 tax return. Other 2021 tweaks are the result of new rules or annual inflation adjustments. But no matter how, when or why the changes were made, they can hurt or help your bottom line — so you need to be ready for them. To help you out, **we pulled together a list of the 24 most important tax law changes and adjustments for 2021** (some related items are grouped together). Use this information now so you can hold on to more of your hard-earned cash in April when it's time to file your 2021 return

- 1. Child Tax Credit**
- 2. Child and Dependent Care Tax Credit**
- 3. Tax Bracket Ranges**

- 4. Recovery Rebate Credit**
- 5. Retirement Plans**
- 6. Earned Income Tax Credit**
- 7. Long-Term Capital Gains Tax Rates**
- 8. Standard Deduction**
- 9. Unemployment Compensation**
- 10. Charitable Gift Deductions**
- 11. Student Loan Relief**
- 12. Adoption of a Child**
- 13. Estate & Gift Taxes**
- 14. Education Tax Breaks**
- 15. Americans Working Abroad**
- 16. Payroll Taxes**
- 17. Standard Mileage Rates**
- 18. Long-Term Care Insurance Premiums**
- 19. Health Savings Accounts (HSAs)**
- 20. Flexible Spending Accounts (FSAs)**
- 21. Premium Tax Credit**
- 22. Alternative Minimum Tax (AMT)**
- 23. Tax “Extenders”**
- 24. Self-Employed People**

**Click [HERE](#) to go to the Kiplinger website to see detailed information on these Tax Law changes.**

# The Health Risks of Radon: Updates for 2021



More and more people are becoming aware of how dangerous radon is. It's everywhere, and though it seems like there's nothing you can do about it, the truth is there are several ways to avoid its health risks. Reducing [radon levels](#) at home is a vital step to lower your risks of getting lung cancer. But before you do the proper steps to decrease radon levels, it is essential to know why you're doing it. Aside from causing cancer, radon is also linked to other health risks.

## Radon's Adverse Effects

Many studies have proven that radon is a cancer-causing gas. According to the World Health Organization, this radioactive gas causes between three to 14 percent of lung cancers in a country though it depends on the [radon level's](#) national average. Uranium miners have been reported to be highly exposed to radon, increasing their rate of lung cancer. However, there are also radon concentrations that can be found in residential settings worldwide, so you'll never know whether you are safe from radon exposure or not. Aside from lung cancer, the following are the health risks of radon:

## Lung Tissue Damage

Radon exposure does not lead to lung cancer right away. Exposing yourself to this radioactive gas, whether in low or high concentrations, can cause damage to your lungs. Once you inhale radon regularly, the chances of getting lung cancer are high because it slowly damages your lung tissues.

Radon is everywhere, but there are several ways to determine whether it is present or not. Besides, simple radon test kits are already available in the market, allowing you to test your home for radon. If you think you cannot do it alone and you need assistance, you may call radon contractors for help. Remember, prevention is better than cure, so make sure to decrease your home's radon levels to avoid lung tissue damage and cancer.

## Radon Poisoning

Since radon is invisible, odorless, and tasteless, it's hard to know whether it is there or not. The problem is, radon can cause poisoning, creating harmful physical changes. Radon poisoning is just one of the health risks of radon, and it occurs when large amounts of this gas enter your body. Radon is a naturally occurring element. It takes a gaseous form at standard temperatures and pressures. It may not be as harmful as other radioactive substances, but it can lead to several health risks.

## Radon Prevention

Decreasing radon levels may take time, but starting it right away is necessary to avoid its adverse effects. Determine the radon levels so that you can think of better ways to lower them. The following methods would help you manage radon issues:

- Create a sub-slab-depressurization which consists of a vent pipe system and a fan. It pulls radon from under the house, then eventually vents it to the outside.
- Improve your home's ventilation because it is one way to avoid moving radon from the lower floors to the rest of the home.
- Install a radon sump system which refers to having an under-floor cavity into which a pipe is inserted. A fan will then pull the air and radon up and away from your home.
- Make positive pressurization which blows fresh filtered air into the home to clear out radon. Radon is indeed a harmful radioactive gas. Exposing yourself to exceptionally high concentrations can damage your lung tissue which can result in lung cancer. Not only that, but it is also linked to physical changes since radon can cause poisoning. If you want to avoid health risks of radon, make sure to call your radon contractor today to reduce the radon levels in your home.

# Unauthorized Charges to Credit Card

Al Dingfelder

In the old days, I kept every sales receipt to track sales tax paid. This was a deductible item that you could use to lower your tax burdens. I usually paid with cash in person or mailed a check.

Today the clerks ask you if you want a paper or email receipt for your cash or we charge it to a credit card. I left out VENMO, PayPal, Bit Coin and all this new stuff because I refuse to use them.

Credit cards are so easy and if you can avoid paying interest they are very valuable. Plus, they facilitate on line shopping. Low prices and quick delivery to your door. Think of the money you save on gas and no waiting in line for returns if you have an Amazon account.

But if sounds to good to be true ...it ain't true. You need to watch every transaction and make sure it is executed correctly after you make the transaction.

Example: I got an email offering me a free machete. Didn't really need it but I did have a bunch of tall weeds near the edge of my property and a machete would sit nicely with my collection of throwing knives and hatchets. So, I endured a very lengthy on line presentation to find out the machete was not a high quality Gerber or Fiskars product and I would have to pay about \$10 for shipping and handling. What the heck I ordered it and after at least 20 minutes invested moved on to my remaining emails. That was my mistake. After the transaction was confirmed, I was offered additional "great deals". I did not accept any of them but a year later was told that I had failed to decline one of them. Why should I be required to decline something I did not ask for?

The company running this scam is SOS Self Defense Tools Canton OH. After I got my machete, they started charging me \$57 a month for some type of online news letter or club. Not sure what it actually was because I never accessed or used it. Definitely not something I needed or was interested in. Any emails about it or from dropped in Spam or were deleted without reading. When I noticed the charges, I tried to call SOS but the number was not provided on the credit card statement. So after a 20 minute call to my credit card company I was given a phone number.

Finally, I called and confronted. The representative quickly offered to refund the last 2 charges. My reply was "No I want all charges reversed". Her answer was that this had to be referred to a supervisor who would get back to me via email. Now it is 4 days later and no credits to my card have been made and no emails from a supervisor. I will be calling them one more time and then will file a fraud complaint with my credit card company and write some on line reviews. Any advise from fellow CAHI members would be appreciated, [ading5@aol.com](mailto:ading5@aol.com).

# LeafFilter™ Gutter Protection System

How Over **9,500 Connecticut Homeowners** Increased Their Property Value **In Under 6 Hours\*** With This Simple Upgrade.

Ideal for detached and semi-detached homes with sloped roofs.

- ✓ Lifetime warranty with 100% no-clog guarantee
- ✓ Fits every home
- ✓ Installs over existing gutters saving you thousands
- ✓ ★★★★★ customer rating

Wildly popular “clog free” gutter protection system available for American homes nationwide! This clever and affordable upgrade increases home value, prevents costly property damage and gets rid of gutter cleaning forever – and it installs in under 6 hours! Invented with American know-how and manufactured right here at home, LeafFilter is sweeping the nation. As seen on NBC, patented micromesh technology protects against every clog imaginable, from leaves and pine needles to sticks, insects and muck – guaranteed and with a lifetime warranty. Here’s how it works:

## ≈ 6 Hours

We clean, repair and realign your existing gutters for FREE, saving you thousands in replacement costs. Then we install LeafFilter, backed with a LifeTime Warranty and No-Clog Guarantee.

### 100% Effective Against All Clogs

LeafFilter™ has been proven to block debris, leaves, pine needles and muck from entering the gutters.



No Leaves



No Pine Needles



No Seed Pods



No Shingle Grit



No Rodents



No Insects

## Does LeafFilter™ Stop Ice Dams From Forming?

LeafFilter™ provides year-round protection and is ideal for colder climates. It offers protection in winter in 2 different ways: angled so snow slides off and doesn't freeze and guards are made from steel to stop "buckling". Combine with good attic ventilation to have the best protection against ice dams.

## Can LeafFilter™ Handle Heavy Rains?

Yes, absolutely. Our gutter guards are installed across America – including in areas with torrential downpours and hurricanes!

## What If Leaves & Debris Simply Pile Up On Top Of LeafFilter?

LeafFilter™ is installed at an ideal angle so debris slides right off, never builds up on top of the filter guards and stops water from overshooting the gutter.

## How does a LeafFilter™ patented technology work?

LeafFilter's award-winning and patented technology is scientifically designed to keep everything out of your gutters — except for water. Even in the worst downpours, the water goes into the gutter while effectively shedding debris!

### The micromesh technology.

To protect your gutters from debris, LeafFilter's micromesh screen is made out of a surgical grade stainless steel which will never rust or corrode. Plus, at only 275 microns fine, not even shingle grit will get through our micromesh.

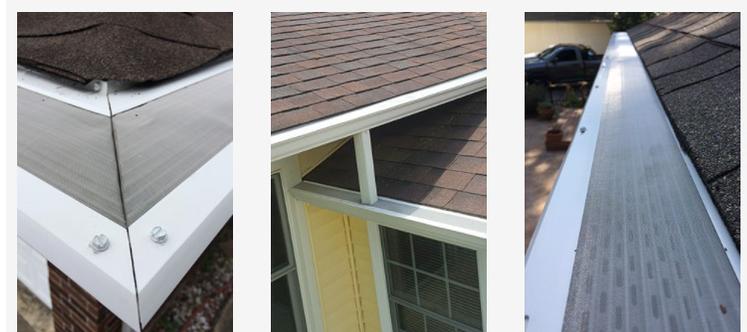
### Why LeafFilter™ is so affordable?

LeafFilter™ installs directly on top of your existing gutters, so you're not required to buy all new gutters - saving you thousands!

### LeafFilter™ protects your entire home.

From roof to foundation, the damage caused by clogged gutters can be devastating for your home. With LeafFilter™, you are protected forever.

**#1 in North America with  
more than 42 million  
feet installed**



Click on the image below to go to the website to see the interactive ads and get cost estimates.

You will be surprised how affordable LeafFilter™ is!

## See how much would LeafFilter™ cost in Connecticut



Select your approximate home square footage

1000 sq.ft.

1500 sq.ft.

2000 sq.ft.

2500 sq.ft.

3000+ sq.ft.

ESTIMATE LEAFFILTER COST



## Lifetime Warranty

With our lifetime, transferable warranty, you'll enjoy the peace of mind that LeafFilter will last as long as you own your home.

## How We Keep Low Prices

We are the only installer of LeafFilter™ in the United States, providing homeowners with one single point of contact for sales and service. By not relying on an independent dealer network, we are able to maintain a high level of quality control and service. And, since there is no middle man, we pass the savings on to you!



Free Gutter Evaluation



Same Day Install Available



Manufactured In The USA



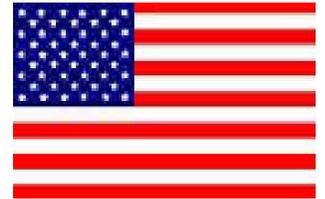
Service & Support Included

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



CAHI Executive Board		CAHI Presidents	CT Home Inspection Licensing Board	
<b>President</b>	Stan Bajerski 203-257-1694	William Kievit	Larry Willette, Chairman (Tolland)	Inspector
<b>Vice President</b>	Kevin Morey 860-488-8148	Stanley Bajerski	Richard Kobylenski (Coventry)	Inspector
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<b>Director</b>	Dan Kristiansen 203-257-0912	Michael DeLugan	<b>Vacant</b>	Inspector
<b>Director</b>	Woody Dawson 203-710-1795	David Hetzel	<b>Vacant</b>	Public Member
<b>Director</b>	Mike Drouin 860-384-2741	Richard Kobylenski	<b>Vacant</b>	Public Member
		Scott Monforte	<p><b><i>The Licensing Board meetings are held at 9:30 am Dept of Consumer Protection 165 Capitol Avenue. Hartford</i></b></p> <p><b>The public is always welcome.</b></p>	
		Joseph Pelliccio		
		Pete Petrino		
		Dwight Uffer		
		Dan Kristiansen		
		They have served as our primary leaders and in other capacities since 1992.		
		Please thank them for their service when you have a chance.		

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