

# CAHI MONTHLY NEWS



## Presidents Corner

On behalf of the CAHI board I would like to wish everyone a very Happy Thanksgiving. I hope you spend quality time with family and friends. I know there is a lot of craziness going on right now, but I believe there is still much to be thankful for.

When the CAHI board committed to improving our website, it committed to much more than that. It committed to increasing CAHI membership, as well as increasing CAHI's visibility in the real estate world. We are celebrating 30 years of existence this year yet very few real estate professionals know who we are. We are going to try and change that. We are considering setting up a platform through our website for Realtors to obtain information through CAHI. However, we will need each and every member to participate by reaching out to the Realtors you work with on a daily basis. More info to come!

Jim and I through Cognificent Learning had the opportunity to meet on line with the presidents of the Ohio and Kentucky state home inspector organizations. It was very interesting to find that we all have many things in common. They were amazed at how "strict" Connecticut's licensing regulations are. I did a little research afterward to determine how many other states are regulated and "organized". I found that 33 states have some form of regulation. 23 of those regulated states require home inspectors be fully insured. 25 require some degree of continuing education. 18 of those states require some form of internship. Most of the states that are regulated have a state home inspection organization. At least one state has two. I believe that CAHI was

*Continued on pg 2*

November 2022 Volume 15, Issue 11

Presidents Corner ..... 1

Small business tax changes for 2022: What to expect.....3

It's Time to Winterize Your Home.....8

How Can I Tell if My Chimney or Fireplace Needs Cleaning?..... 13

How Businesses Can Best Navigate the 2022 Tax Season.. 15

Enjoy a Safe Holiday Season.... 17

Rodent Management.....21

## Meeting Dates!

**Nov 23rd**

### INSPECTING HEARTH APPLIANCES

*Presenter - Tom Swan*

Tom Swan owns Black Swan Fireside Hearth & Home in Newtown, CT with his wife Carrie. They have owned and operated their business since they opened their doors in 1979. Tom has been in the hearth industry for over 40 years and prior to that he was a CT police officer for 23 years. Tom is NFI certified and has been a CEU instructor for NEHPBA for 8 years. He is an expert in the industry and often does trainings around New England, particularly in Connecticut.

*See next page for presentation description.*

**Dec - No Meeting**

**Happy Holidays**

### 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:*

out in front of state organizations as it was formed nine years before Connecticut became regulated.

CAHI will be carefully navigating through the current home inspection waters to determine the best overall means of providing quality education through live meetings, on line, and throughout newsletter in a relative and up to date manner. Your participation is always welcomed.

Happy Thanksgiving!

Stan

*“Appreciating what you have is the best cure for missing what you have lost.”*

— **Mokokoma Mokhonoana**



## **Northeast Hearth, Patio, and Barbecue Association**

PO Box 28, Sudbury, MA 01776 . 978-440-0344 . [nehpba.org](http://nehpba.org)

### ***INSPECTING HEARTH APPLIANCES***

Presented by the *Northeast Heath Patio & BBQ Association*

Created and presented in an effort to improve relations between Specialty Hearth Retailers, Hearth Professionals and the Building Code Enforcement Community and Home Inspectors.

**This session covers practical information on what you need to know to inspect both HEARTH appliances and their VENTING systems for wood, gas and pellet appliances.**

Starting with an overview of fireplace products and product categories available today, the session then focuses on areas that you should pay particular attention to during your inspection.

Attendees will be introduced to the Categories of Hearth Appliances, Categories of Venting Systems, General Installation Issues and Appliance Installation Instructions. With this knowledge attendees will be able to better understand proper HEARTH appliance installation and the knowledge needed by those installing the products. With this knowledge, you will be better prepared to inspect these products. Participants will be able to:

- Understand hearth appliances and their categories
- Understand inspection hot spots and requirements
- Use this knowledge to make inspections easier and quicker

This presentation can be a 1 hour to 4 hour presentation and can focus on a specific area.

# Small business tax changes for 2022: What to expect

February 02, 2022 • Block Advisors

Whether you're self-employed or a small business owner, your day-to-day tasks likely don't include keeping up with small business tax changes. While taxes may already be a challenging area of your business, knowing what small business tax law changes to look out for this year can make filing even more daunting.

Small business tax changes 2021-2022 reviewed by small business owner in her business.

Luckily, Block Advisors can help. In this post, we'll guide you through the must-know tax law changes in 2022 (for 2021 tax returns), so you can file your business taxes with accuracy and confidence. Plus, we've included two important callouts for your individual taxes.

## How does new tax law affect small business?

But first, let's answer, "how does new tax law affect a small business?" In general, tax law changes can affect self-employed tax deductions, credits, due dates, forms required, and more. It can be to your advantage to stay up to date on business tax changes to maximize your tax savings and ensure you've filed an accurate business tax return.

**Want help?** Lean on Block Advisors tax experts to take care of your small business tax preparation for you.

## 9 Must-know tax law changes for 2021 returns as a small business owner

If you're questioning, "what are the proposed tax changes for small businesses?" We've got the answers. We'll outline the major tax law changes for 2022 and how it could impact your filing. Review each of the topics below or skim ahead to the 2022 tax reforms that apply to you.

### 1 – PPP tax reporting

If you took a Paycheck Protection Program loan in 2021, you do not need to include the loan proceeds as income on your tax return even if the loan was forgiven. You can, however, deduct qualifying expenses paid with money received from a forgiven PPP loan.

Have a partnership or S Corporation? You will pass the tax-exempt treatment of the income along to your partners and shareholders. Additionally, the tax basis of partnership and S Corporation

shareholders will not be reduced due to the exclusion of these amounts from gross income.

Note: While it's excluded from your gross business income, your PPP loan should be included in your gross receipts in certain cases, which include the gross receipts test for small business taxpayers that is used for many things such as to see if you're eligible to use the cash method of accounting, or are a tax-exempt organization.

## **2 – Economic Injury Disaster Loan (EIDL) Advance loan reporting**

Tax rules for EIDL Advances are similar to that of the PPP. For example, if you received an Economic Injury Disaster Loan in 2021, you won't need to include the loan proceeds as income on your tax return. Also, if you received an EIDL advance or targeted EIDL advance you can exclude the amount from income even if the amount was forgiven. Additionally, you could deduct qualifying expenses if you used money from an EIDL that was forgiven.

If you have a partnership or S Corporation, you'll pass the tax-exempt treatment of the EIDL advance to your partners and shareholders. The tax basis for partnership and S Corporation shareholders will not be reduced as a result of the EIDL advance amounts being excluded from gross income.

## **3 – A tax law change for 2021-2022: Business meals are 100% deductible**

This tax law change offers a business deduction almost any business could use! To boost patronage to restaurants in 2021 and 2022, Congress increased the business meal deduction to 100% (from 50% in previous tax years). The deduction applies to dine-in, catered, and take-out business meals. A 50% limit still applies for food and beverage not from restaurants.

The good news about this small business tax law change is that you didn't need to plan for it in advance! As long as you have your 2021 receipts, you can include deductions from qualifying meals on this year's taxes.

Keep in mind:

- Your meal must be ordinary (typical) and necessary to your business
- You or an employee is present
- You're meeting with a business contact – like a vendor, client, or client
- The meal isn't extravagant or lavish in the eyes of the IRS

Remember: If your small business hosts a meal in 2022, keep your receipts so you can claim a small business tax deduction next year.

## **4 – Sick leave reporting changes for the self-employed**

Form 7202 is used by self-employed people to figure the amount to claim for qualified sick and family leave equivalent credits under the Families First Coronavirus Response Act. For 2021, self-employed individuals that have taken leave and wish to take advantage of these tax credits

should claim them by filing Form 7202, but keep in mind these credits expired during 2021 and will not be available for 2022 returns.

The good news is that even though the qualified sick and family leave credits expired there will still be a general business credit available to employers with a written policy in place that provides paid family and medical leave and satisfies minimum pay requirements. Note that this credit will be claimed using Form 8994 and that it will be available to all qualified employers, not just the self-employed.

## **5 – Business interest expense rate returns to previous levels**

Have a loan for your business? You may be able to deduct a portion of the interest from your tax bill. But exactly how much you can deduct is what's changed.

As part of previous pandemic relief tax law changes for businesses, the deduction limit was bumped up to 50% (from 30%) of the taxpayer's adjusted taxable income.

For 2021, the previous rule is no longer applicable and the 30% rate applies once again.

Note this deduction limit only applies to certain businesses with gross receipts exceeding \$26 million (for 2021).

## **6 – Excess business loss limitation will begin again in 2021**

Noncorporate taxpayers: Did you know there's a cap to the amount of business losses you can deduct? For 2021 taxes, a business loss that is more than \$262,000 (unmarried) or \$524,000 (married) is no longer allowed.

If you have more losses than the cap allows, you may be able to carry the loss forward as a Net Operating Loss. See the next section.

Read more about business losses.

## **7 – Net Operating Losses rules differ from last year**

Did your business losses outweigh your business income (from all sources)? If yes, you may have a Net Operating Loss (NOL).

What's tricky with NOLs is that rules have changed more than once in recent years. Knowing what tax changes apply to your 2021 small business return can be confusing.

Two tax law changes for 2021 are important if your small business has a net operating loss:

- Losses can no longer be carried backwards. If you have an NOL in 2021 (or beyond), it can only be carried forward. In fact, you can carry your NOL forward indefinitely. Note there is an exception for certain farming and insurance company losses.
- A NOL deduction can't exceed more than 80% of taxable income (taxable income for

the year in which it is carried to, determined without regard to the NOL deduction), which means NOLs can no longer zero out taxable income. Additionally, the 80% limitation doesn't apply to a property and casualty insurance company.

## **8 – Looking ahead: Electronic payment tax law changes for 1099-Ks reporting**

Do you work with a third-party service to process payments? You'll want to understand how this change affects you now—and when you file next year.

- Under previous law, the third-party service had to meet a higher bar before being required to send you Form 1099-K. The old rule was the form was issued if you had more than \$20,000 in gross payments and/or more than 200 transactions throughout a tax year.
- Starting in 2022, you will receive Form 1099-K if a third-party processes anything more than \$600 worth of payments—regardless of the number of payments or transactions you have within the tax year. The lower threshold means more people will receive a 1099-K.

Why tell you about next year's taxes now? Simply stated, you'll want to stay ahead of your tax liability as the year progresses to avoid penalties when you file next year. To do so, you should consider making or adjusting estimated tax payments each quarter in 2022.

Need help figuring out how much to pay? Consider adding our Quarterly Tax Payment Service to your tax prep.

## **9 – Looking forward: Bonus depreciation declines after 2022**

Are you considering purchasing equipment for your company in the coming this year or next? You'll want to understand the tax implications around deducting qualifying property.

A tax benefit called bonus depreciation allows your business to take an immediate first-year deduction on the purchase of eligible business property, in addition to the asset's regular depreciation schedule.

The Tax Cut and Jobs Act (TCJA) includes a provision for bonus depreciation that allows a deduction for 100% of the purchase price of qualifying property. After tax year 2022, the bonus depreciation rate will be reduced annually:

- 100% in 2022
- 80% in 2023
- 60% in 2024
- 40% in 2025
- 20% in 2026

# Tax law changes in 2022 for individual filers

## 1 – Child Tax Credit

The Child Tax Credit was expanded in 2021 to provide more money for more families. With the change, up to half of the credit was paid as advance payments throughout 2021, while the other part can be claimed when you file your 2021 tax return, in 2022.

This is the first time the IRS sent advance payments for the Child Tax Credit, so you can expect some changes in how you file. You'll need to report the advance amount on your 2021 returns in order to claim the remainder of your credit.

To make sure your individual return is accurate and to avoid delays, you'll want to keep an eye out for Letter 6419. The IRS will send this document to you in January to record your advance payment amount.

If you opted out or didn't receive the advance, you'll be able to claim the credit due to you when you file your 2021 return.

## 2 – Stimulus payments and Recovery Rebate Credits

Did you receive a stimulus payment in 2021? The process for reporting stimulus payments is different than it was for the first two stimulus payments. What's new this year is the IRS will send Letter 6475 in January. This document will show the amount you received for 2021.

To avoid lengthy tax refund delays, you'll want to use the amounts shown on your Letter 6475 to accurately report your payment.

If you qualify and didn't get the full amount, you can claim a Recovery Rebate Credit to get the money you deserve.

## Get help with tax law changes in 2022

Taxes can be complicated, especially when you're a small business owner or self-employed. Luckily, we're ready to help you with all of your tax questions and make your tax filing easy.

# It's Time to Winterize Your Home



Before winter weather comes blowing in, take the time to winterize your home and property. It may seem daunting, especially things like checking the roof, and the HVAC system, and inspecting your chimney or fireplace. Consider what on the list you can do yourself and what you should outsource.

This is a great time to check seals on doors and windows ensuring heat stays in and cold stays out. You may also use this time to declutter, as extra stacks of paper are highly flammable. Winterizing your home is an important step every year. Make sure you add it as a repeating event on your calendar.

## Winterizing Your Property

Fall is in the air! Temperatures are cooling down and it's time to start thinking about preparing your property for the problems that can arise with freezing temperatures, ice accumulation, and snowfall. According to the Insurance Institute for Business and Home Safety, "Extreme winter weather is the third-largest cause of insured catastrophe losses after hurricanes and tornadoes. Losses from snow, ice, freezing, and related causes averaged \$1.2 billion annually over the past 20 years."

Preparing your home for winter weather is an essential step toward protecting your property from damage and reducing your utility costs. While much of the work can be considered do-it-yourself, there are inspections or jobs that property owners should consider outsourcing to reputable companies. Here is a comprehensive list of winterizing steps you should take, and when it is recommended to involve a professional.

**Roof:** A thorough inspection of your attic, skylights, and roof can identify any damage that occurred during the warm weather months that may cause issues when ice and snow start to form. A roof in good condition should be able to withstand 20 lbs. of snow/ice per square foot. If your roof is damaged and is not fixed, you put your property at risk of a roof collapse which is not only costly, but can be very dangerous for the inhabitants of your home.



Roof inspections can be dangerous, so many homeowners will need to hire a professional to do this job. If you choose to do it yourself, wear well-fastened shoes with non-skid soles, and make sure another person is close-by in case you suffer a slip or fall.

**Pipes:** Frozen pipes can lead to pipes bursting, causing thousands of dollars in damage to your home. Some pipes are at a higher risk for freezing during winter months, such as those on the exterior of your home, located in exterior walls, or exposed pipes in unheated areas of the home. To help avoid the freezing of outdoor pipes, disconnect any water hoses from outside, drain them, and store for the winter season. Then close the interior shut-off valve for that faucet, open and drain the pipes, and install a faucet insulator, which can be purchased at most home improvement stores. Pipes that are in your attic, crawlspace, or garage should be insulated with foam insulation or by wrapping them with heat tape. Wrapping pipes nearest the exterior walls can also help avoid freezing.

**Heating Systems:** Before you need your heating system, test it to make sure it is in working condition. Make sure all heating vents are unobstructed to allow for maximum air flow. Hire a HVAC professional to clean heating ducts (once every year or two) and to inspect your heating system/furnace once yearly. Signs that you should have an inspection performed sooner include unusual noises (“screeches” or “whines”) that may indicate worn or damaged belts, poor performance, and erratic behavior. If your furnace filters are dirty, your unit will need to work harder to heat your home, using more energy. Furnace filters should be changed once monthly during the winter months.

**Gas Heaters:** Properly maintaining your gas heater is both a cost efficiency and safety issue. If your gas heater is not properly maintained it can cause dangerous poison to enter the air of your home, and at the very least it may be costing you more money than it should. A professional should check your gas heater(s) once a year, but there are some maintenance things you can, and should, address on your own. First, shut off the heater. Then check the air-shutter openings and exhaust vents for dirt and dust, and vacuum the air passages to the burner. It is also important to clean the burner of lint and dirt. Make sure to check the owner’s manual for any other needed maintenance.

**Carbon Monoxide and Smoke Detectors:** At least once a year, replace the batteries in every smoke and carbon monoxide (CO) detector in your home. Monthly, test the detectors by pressing the test button. Smoke detectors should be completely replaced every 10 years. CO detectors should be replaced every 5-7 years. Smoke detectors should be installed in every bedroom, outside each sleeping area, and on every level of the home, including the basement. A CO detector should be installed on every level of the home, to include the basement.

**Yard/Outdoor Maintenance:** Trees and shrubbery should be trimmed of excess limbs. The weight of snow and ice can cause limbs to break and damage your property, or the property of neighbors. Rake any debris away from the foundation of your home. Consider giving your deck a fresh coat of sealer before winter. Drain any water fountains and unplug the pumps. Inspect sidewalks, driveways, and steps for damage, and repair them before the addition of ice, which can be responsible for dangerous falls during the winter. Also, make sure to check any handrails to make sure they are secure to help prevent falls.

**Pool:** Make sure to clean out leaves, debris, and insects from your pool, skimmer, and pump basket.

Make sure to follow the manufacturer's guidelines on additional cleaning steps or addition of winterizing chemicals. To avoid damage from freezing, drain pool to a level below the skimmer mouth but do not empty the pool completely. For more information on protecting your pump, filter, or heating system, consult the manufacturer's guidelines specific to your pool. Consider installing a winter pool cover to both protect your investment and avoid pets or people from falling into the pool when it is not in use. Remember that decks and concrete surrounding a pool can become dangerous when icy. Remove all pool toys and ladders, and store them for the season.

**AC Unit:** Clean any debris and dirt from the fan blades and condensing coils by using a hose (spray head on highest pressure setting). Covering the condensing unit with a breathable, waterproof cover during winter months is an inexpensive way to avoid rusting or freezing of internal components, and may extend the life and efficiency of the unit. During winter months, window units should be removed, if possible. If they can't be removed, close the vents and cover with a breathable, waterproof cover.

**Windows:** Windows can be a major culprit in losing heat (and driving up electric bills) during the winter months. Inspect all of your windows and consider replacing inefficient or very old windows with new, more energy efficient windows. Caulking around your windows should be replaced periodically to ensure that warm air is not escaping, and that cold air is not entering your home. You can also purchase window insulation film kits that can keep up to 70% of cold air from coming in through closed windows. Storm windows can also be installed to help keep out cold air.

**Doors:** Can you see light around the doors in your home that access the garage or outdoors? If so, your weather stripping should be replaced. It is an inexpensive do-it-yourself repair that can save you money on energy costs. Another inexpensive tool is draft guards which can help cold air from escaping from under doors. Like windows, storm doors can also be installed to help keep out cold air.

**Insulation:** Make sure your attic is fully insulated. This is the most important area of your home in regard to retaining heat. In order to do this you need to determine the "R-Value" of your attic. R-value is the measure of a material's ability to resist heat conduction. The greater the R-value, the better it performs as an insulator and the more money you save on your energy bill. To help determine the ideal R-Value for your home, visit the Insulation Institute.

**Fireplace and Chimney:** It is recommended that fireplace chimneys be inspected yearly (even if you do not use them regularly) to look at all heating venting systems, chimneys, stove systems, and furnace flues. During these inspections, defects or issues may be found that require action even if cleaning is not needed. Professional cleaning is recommended every couple of years, depending on how often you use your chimney. Chimneys should be professionally cleaned early in the season.

If you are not opting for a cleaning or inspection this year, do take these few steps to help ensure your fireplace and chimney are safe and are not negatively impacting the heating efficiency of your home. Make sure your fireplace chimney is free of bird nests or small animals. Check chimney draft (making sure the chimney will draw up the fire and smoke properly) with several sheets of rolled up newspaper. With the fireplace damper in the open position, light the newspaper in the fireplace. The smoke should rise up the chimney. If it doesn't, you have an obstruction and need to call a professional in to clean the chimney of creosote and ash, and possible debris. While you are inspecting your fireplace, inspect the fire brick. Open mortar joints should be repaired immediately to prevent a

fire from spreading into the stud wall.

Check to make sure that your flue closes all the way and check to see if, when closed, you can feel air coming in. Additionally, you can add a chimney balloon to help prevent loss of warm air through your chimney when not in use. Another easy way to keep cold air out, and warm air in, is to place glass doors in front of your fireplace.

**Wood Burning Stoves:** Cleaning and inspecting your wood-burning stove yearly can help prevent potential fires. Inspection should include checking for cracks in stovepipes attached to wood stoves (which can release toxic fumes into your home), and checking for corrosion, holes, or loose joints throughout the heating season. You should also clean the stovepipe, look for signs of deterioration or looseness, and then replace the stovepipe if necessary. Additional items to look for include corrosion (rusting) and cracks in the stove's body or legs, and making sure required wall protection is installed according to the manufacturer's instructions. Always make sure your stove sits on an approved floor material, and fence off the stove while it is operating if you have pets or small children.

**Gutters:** Cleaning out your gutters in an easy step that ensures water can continue to flow, preventing icicles and ice dams from forming in your gutters, causing damage. Gutters should be cleaned out in the fall and then again before winter temperatures start in your area. This can be a dangerous job for some homeowners, so hiring help may be essential.

**Water Heater:** Lowering the temperature on your water heater from 140 degrees to 120 degrees may save you money, and should have little effect on your access to hot water. Additionally, a water heater cover is an inexpensive purchase that helps prevent heat loss, which may help reduce your heating bill.

**Irrigation/Sprinkler System for Lawns:** Sprinkler systems should be winterized early in the season, before the first freeze. It will include turning off the water supply and blowing compressed air through the lines, ridding them of water to prevent them from freezing and bursting. To freeze-proof an in-ground irrigation system, follow the manufacturer's procedure for draining it and protecting it from winter damage.

**Get an Energy Audit:** Many utility companies will come perform a free energy audit in your home to help you identify areas that may be driving up your energy costs.

**Emergency Kit:** Winter storms can cause power outages and or leave residents stranded in their homes for extended periods of time. Having an emergency kit can help your family stay safe and warm in the event of an extreme weather occurrence. Items to put in your kit include: flashlights and extra batteries, a week's supply of any medications (don't forget your pets!), a minimum 3-day supply of water (1 gallon per person, per day) and non-perishable food, battery powered or hand-cranked weather radio, solar powered or already charged boosters for a cell phone, first aid kit, multipurpose tool, items (like matches and wood) needed for alternate heating sources (fireplace, wood-burning stove), a week's worth of baby supplies and formula, important papers (in case of evacuation), warm clothing, and blankets for all members of the household. It is also a good idea to have sand, salt or non-clumping cat litter to place on walkways so they are safer to walk on, and

waterproof, insulated boots for better traction when walking outside.

**REMEMBER:** Never use a generator, grill, camp stove or other gasoline, propane, natural gas or charcoal-burning devices inside a home, garage, basement, crawlspace or any partially enclosed area. Locate unit away from doors, windows and vents that could allow carbon monoxide to come indoors. Carbon monoxide can be deadly, and alternate heating & cooking sources are also prone to electric shock and fire.

# How Can I Tell if My Chimney or Fireplace Needs Cleaning?

If you haven't lit your fireplace yet this season, it's only a matter of time. Right now, the most popular question our chimney sweeps are being asked is, "How can I tell if my chimney or fireplace needs cleaning?" After all, you don't want to schedule a chimney cleaning service if you don't need one, but you also don't want to put your family and home in danger of a fire.



While unattended fires are the main cause of fireplace-centered house fires, fireplaces that aren't properly and regularly maintained and serviced fireplaces are a close second. Make sure your fireplace and chimney are inspected annually, preferably in fall or beginning of winter to check for any obstructions from animal nests during spring and summer. That being said, if you recently moved into your home, you may want to schedule a chimney and fireplace inspection any time of year.

Whether you are a heavy or light fireplace user, the signs that your chimney needs cleaning aren't always crystal clear since you can't easily see inside it.

**Here are seven tell-tale signs that indicate your chimney or fireplace needs cleaning:**

1. **Your fireplace smells like a campfire.** You detect the smell of burned wood coming from the fireplace even when it isn't lit.
2. **Fires burn oddly.** When you light a fire in your fireplace, it just doesn't burn as well as it once did.
3. **It takes more effort to get a fire going and keep it going.** It's more difficult to get a fire started, which might be because your chimney is clogged and airflow is restricted. Fire requires oxygen.
4. **Smoke fills the room.** Even with the flue open, smoke from the fireplace wafts through the room.
5. **The fireplace damper is black.** A black damper indicates creosote buildup. Creosote may appear as a build up of soft and flaky soot. In more advanced stages, it condenses into a hard, shiny substance that clings to surfaces in a tar-like fashion.

6. **Fireplace walls have oily marks.** You notice oily spots on your fireplace's walls, also a sign that creosote is present.
7. **There's evidence of animals.** You hear animal noises coming from your chimney or see signs of animal nesting (which can be trickier to do if the nest is inside the chimney). Birds and squirrels are the most common culprits for making homes in your chimney.

If you're experiencing any of the signs listed above, you know it is time to schedule your fireplace and chimney cleaning. But, what if it's been a while since you had it cleaned and you don't see any glaring signs? How often you need to clean your chimney depends a great deal on how much you use it.

## How Often Should You Get Your Chimney Cleaned?

There are two schools of thought from leading organizations. According to the Chimney Safety Institute of America (CSIA), your fireplace and chimney need to be cleaned when there is 1/8" of creosote and/or soot buildup inside the chimney liner. The National Fire Protection Association (NFPA) promotes annual chimney cleaning no matter how often you use it.

We recommend once a year chimney cleaning for wood burning fireplaces. Some homeowners schedule service for spring, but the majority schedule right before cold weather sets in so that the chimney is cleared of any nests or debris.

## READ MORE: DO FIREPLACE CLEANING LOGS REALLY WORK?

Gas fireplace chimneys need to be cleaned, too. Gas fireplace chimneys should be inspected and cleaned annually. Gas fireplaces won't accumulate any soot or creosote in the chimney since you are not burning wood, but any animal nests and debris might still be present.

## Chimney and Fireplace Cleaning is Dirty Business

Cleaning fireplaces and chimneys is a dirty business, which is why most homeowners hire chimney sweeps. Not only is it dirty work, but chimney cleaning is best left to the experts to ensure it's done correctly. Look for chimney sweeps who are credentialed by the National Chimney Sweep Guild or the Chimney Safety Institute of America, like Complete Home Concepts.

# How Businesses Can Best Navigate the 2022 Tax Season

March 15, 2022

Throughout the past two years, the COVID-19 pandemic has caused tax deadlines to shift and brought about federal relief programs — all affecting how small businesses filed income taxes. Although the 2022 tax season is shaping up to be closer to “business as usual,” there are some considerations of which small business owners need to be aware.

CO— dedicated one of its recent “Start. Run. Grow.” events to help small businesses navigate the 2022 tax season. Accounting experts spoke with CO— Editor-in-Chief Jeanette Mulvey about what businesses need to know this year and how they can make filing and record-keeping easier year-round. Click [HERE](#) to view.

## No Major Changes for the 2022 Tax Season

Unlike the 2020 and 2021 tax filing seasons, there are no major changes small businesses need to know for this tax season. The accountants on the panel recommended that small businesses make sure they’re paying their estimated taxes on time and know what their tax liability is. Otherwise, there have been no significant changes in tax policy.

“Those past two years were really an anomaly,” said Keila Hill-Trawick, founder and CEO of Little Fish Accounting. “Taxes for a very long time have relatively looked exactly the same. We’re kind of returning back to the ‘before’ times, where there are not a lot of changes, [and] you’re treating your taxes as you always have.”

## Businesses That Deferred Taxes Need to Pay Them Back

While there are no major changes this tax season, businesses do need to be mindful of certain tax programs and exceptions they may have taken advantage of. In the early days of the pandemic, Congress allowed businesses to defer unemployment and employer taxes from their payroll. Those who elected to do so need to pay those taxes for the 2022 tax season.

“Make sure that you’re paying that as well,” said Manny Cosme, president, and CEO of CFO Services Group. “The first half of that payment was actually due back in December and the second half is due at the end of this year.”

## For Clarity, Meet With an Accounting Professional Year-Round

Tax preparation is an ongoing process, and CO–’s expert panel agreed that business owners should be meeting with their accountant and bookkeeper regularly. Providing them with accurate, updated financial records allows your accounting team to develop a strategy and reduces surprises when filing taxes.

“If you are using someone to file your taxes, a professional may not necessarily be looking over your books to make sure everything is accurate,” said Cosme. “Their job is to get the filing done with the information they’ve been given to them. Make sure that you’re providing them with that accurate information, so that you do have a filing and you don’t overpay your taxes.”

## Keep Tax Records for the Appropriate Amount of Time

Each state has different policies when it comes to tax retention, so it’s important for companies to be up to date on their local tax requirements, said Chris Whitaker, principal at Iron Mountain.

“Really understand what the record retention requirements are for where your business operates,” Whitaker explained. “Every state can have different requirements around record keeping. We generally see seven years for tax records. I’ve seen for some companies keep them a little bit longer just because of the potential for an audit.”

## New Businesses Should Open a Separate Tax Account

New businesses with limited revenue may not think they need to be concerned about taxes yet. However, it’s always important to practice good tax habits for the future health of your business.

“Remember that you’re taxed on profit, not income,” said Hill-Trawick. “If you’re making \$25,000, but you’re spending more than you make, you’re likely not going to have a tax liability associated with that.”

“About 30 percent of your profit is going to go to some kind of tax,” Hill-Trawick continued. “What I generally recommend is that you open a separate tax account. When you’re doing your weekly bookkeeping reconciliation side — what is left over for profit at the end of each month, [you should] move over to that tax account. It may not break even for you, but it’ll go a long way in avoiding a lot of the crazy [tax-related] surprises that come at the end of the year.”





## SEASONAL SAFETY

# Enjoy a Safe Holiday Season

Holiday safety is an issue that burns brightest from late November to mid-January, when families gather, parties are scheduled and travel spikes. The holidays looked a lot different last year due to the pandemic. Do we still need to be concerned?

According to the Centers for Disease Control and Prevention, to protect adults and children not eligible for vaccination, everyone who is eligible should get vaccinated. Even those who are fully vaccinated should continue to wear masks indoors and avoid crowded spaces. Of course anyone who has symptoms of illness should stay home. Outdoor gatherings are safer than indoor, in-person gatherings.

CDC also urges people to delay travel until they are fully vaccinated. When gathering with people from multiple households, consider taking a COVID-19 test prior to the event to further reduce risk.

Following is additional, tried-and-true advice to ensure your family remains safe and injury-free throughout the season.

## Traveling for the Holidays? Be Prepared

While many will choose to stay home this year, if you do travel, be sure your vehicle is in good running condition, get plenty of rest and be prepared for any emergency. Traveling by car during the holidays has the highest fatality rate of any major form of transportation based on fatalities per passenger mile. In 2020, it is estimated 163 people died on New Year's Day, 485 on Thanksgiving Day, and for Christmas Day, it is estimated 340 lost their lives, according to Injury Facts. Alcohol impairment is involved in about a third of the fatalities.

Stay safe on the roads over the holidays — and every day:

- Prepare your car for winter and keep an emergency kit with you
- Get a good night's sleep before departing and avoid drowsy driving
- Leave early, planning ahead for heavy traffic
- Make sure every person in the vehicle is properly buckled up no matter how long or short the distance traveled
- Put that cell phone away; many distractions occur while driving, but cell phones are the main culprit
- Practice defensive driving
- Designate a sober driver to ensure guests make it home safely after a holiday party; alcohol or over-the-counter, prescription and illegal drugs can cause impairment

## Decorate Safely

Decorating is one of the best ways to get in a holiday mood, but emergency rooms see thousands of injuries involving holiday decorating every season.

When decorating follow these tips from the U.S. Consumer Product Safety Commission:

- Keep potentially poisonous plants – mistletoe, holly berries, Jerusalem cherry and amaryllis – away from children
- If using an artificial tree, check that it is labeled “fire resistant”
- If using a live tree, cut off about 2 inches of the trunk to expose fresh wood for better water absorption, remember to water it and remove it from your home when it is dry
- Place your tree at least 3 feet away from fireplaces, radiators and other heat sources, making certain not to block doorways
- Avoid placing breakable ornaments or ones with small, detachable parts on lower tree branches where small children can reach them
- Only use indoor lights indoors and outdoor lights outdoors, and choose the right ladder for the task when hanging lights
- Replace light sets that have broken or cracked sockets, frayed or bare wires, or loose connections
- Follow the package directions on the number of light sets that can be plugged into one socket

- Never nail, tack or stress wiring when hanging lights and keep plugs off the ground away from puddles and snow
- Turn off all lights and decorations when you go to bed or leave the house

## Watch Out for Fire-Starters

### Candles and Fireplaces

Use of candles and fireplaces, combined with an increase in the amount of combustible, seasonal decorations in many homes during the holidays, means more risk for fire. The National Fire Protection Association reports that one-third of home decoration fires are started by candles and that two of every five decoration fires happen because the decorations are placed too close to a heat source.

- Place candles where they cannot be knocked down or blown over and out of reach of children
- Keep matches and lighters up high and out of reach of children in a locked cabinet
- Use flameless, rather than lighted, candles near flammable objects
- Don't burn trees, wreaths or wrapping paper in the fireplace
- Use a screen on the fireplace at all times when a fire is burning
- Never leave candles or fireplaces burning unattended or when you are asleep
- Check and clean the chimney and fireplace area at least once a year

### Turkey Fryers

Be alert to the dangers if you're thinking of celebrating the holidays by frying a turkey. The Consumer Product Safety Commission reports there have been 107 turkey-fryer related fires, burns or other injuries since 2004, and \$5.2 million in property damage losses from these incidents.

NSC discourages the use of turkey fryers at home and urges those who prefer fried turkey to seek out professional establishments or consider using an oil-less turkey fryer. If you must fry your own turkey, follow all U.S. Fire Administration turkey fryer guidelines.

## Food Poisoning Is No Joke

Keep your holidays happy by handling food safely. The [foodsafety.gov](http://foodsafety.gov) website from the U.S. Department of Health and Human Services provides some valuable holiday food safety tips:

- Wash your hands frequently when handling food
- Keep raw meat away from fresh produce
- Use separate cutting boards, plate and utensils for uncooked and cooked meats to avoid cross-contamination

- Use a food thermometer to make sure meat is cooked to a safe temperature
- Refrigerate hot or cold leftover food within two hours of being served
- When storing turkey, cut the leftovers in small pieces so they will chill quickly
- Thanksgiving leftovers are safe for three to four days when properly refrigerated

## It's Better to Give Safely

Gifts and toys should inspire joy, not cause injuries. Thousands of children are seriously injured in toy-related incidents every year. Avoid safety hazards while gifting with these tips from the U.S. Consumer Product Safety Commission:

- Toys are age-rated for safety, not for children's intellect and physical ability, so be sure to choose toys in the correct age range
- Choose toys for children under 3 that do not have small parts which could be choking hazards
- For children under 10, avoid toys that must be plugged into an electrical outlet
- Be cautious about toys that have button batteries or magnets, which can be harmful or fatal if swallowed
- When giving scooters and other riding toys, give the gift of appropriate safety gear, too; helmets should be worn at all times and they should be sized to fit

To find out about holiday toy safety and recalls, check the [U.S. Consumer Product Safety Commission website](#).



# Rodent Management

## Rat and Mouse Control

Rats and mice are one of the most bothersome pests. They spread disease, such as rabies, ratbite fever, hantavirus and food poisoning. They contaminate food and living areas with their urine, droppings and hair. They can often cause significant damage to structures stored goods and wiring because they can gnaw through wood, plaster, plastic and soft metals.

Rats will also bite sleeping children who may have food on their hands or face if they did not wash up before going to bed.

The most common rodent pests are the Norway rat, and house mouse.

## Norway Rat

The larger of the two, the Norway rat is common near sources of water. In fact, they must have water daily in order to survive. They thrive particularly well in areas where garbage is not properly stored. Because they are burrowers, they often dig in rubbish and under buildings or concrete slabs, causing damage to the foundations of buildings or blocking sewer lines.

Norway rats will be active within 50-150 feet of their nests which are often in burrows along foundation walls. They are most active on the lower floors of a building unless there is a large population. They can enter a building through an opening of just 1/2 inch.

They prefer food that is high in protein or carbohydrates but will eat almost anything. Garbage provides them with a well balanced diet.

Norway rats are reddish-brown and heavy-set with a blunt muzzle. The tail is about as long as the combined head and body. Adults weigh 3/4 to 1 pound. Their droppings are 3/4 inches long and capsule-shaped. They have 8-12 young per litter and up to 7 litters per year.

## House Mouse

House mice normally live outdoors in fields, occasionally migrating into structures. In houses, they live behind walls, storage boxes and in cabinets and furniture. House mice can survive in almost any environment as they need very small amounts of food, moisture and space.

Mice will usually make their nests within 10-30 feet of their food source. When food is plentiful they may not travel more than a few feet from their nest. They do not need water on a daily basis.

House mice are brown to gray in color with the tail as long as the body. Adults weigh about 1/2 ounce. Their droppings are 1/8 inch long and rod-shaped. They have 5-6 young per litter and up to 8 litters per year.

Rats and mice are active mostly at night with peak activity periods at dusk and again at dawn.

## The Rat Patrol

Because rats and mice breed every three to four weeks, you should act quickly to get rid of them at the first sign of their presence. Eliminating their food, water and shelter can reduce their populations rapidly. Some of the ways to eliminate or prevent infestations of rats and mice are:

### **Rodentproof your home.**

Make sure basement windows are secure and are not broken. Seal cracks and openings in the foundation and around pipes, utility conduit, drains and vents using cement, steel wool, metal flashing or 1/4 inch hardware cloth. Exterior doors should be tight fitting and kept closed. Every possible route of entry must be considered. Also, keep weeds, brush and foundation plantings trimmed away from the foundation.

### **Eliminate their shelter.**

Get rid of piles of rubbish, building materials, old cars, furniture, and appliances. Items that must be kept should be elevated at least 18 inches and kept at least 12 inches away from walls and fences.

### **Starve them out.**

Use rodentproof trash cans. Trash cans and dumpsters should be in good condition, tightly covered, with drain plugs in place. Do not leave pet food out for extended periods. Store all bulk foods in tightly covered containers. Place bird feeders on raised platforms.

### **Eliminate sources of water.**

Empty or drain areas where water collects such as buckets, planters, old tires, etc. Cover drain pipes. Fix leaky faucets.

## What About Traps & Baits?

When it comes to trapping, it is important to know that rats tend to be very cautious and mice are curious. Therefore, rats may be difficult to trap. Eliminating the conditions that they need for survival controls them best. Use of carefully placed rodenticide baits can be effective if there is an established population.

Mice, on the other hand, can be trapped easily by placing snap traps along walls where mice are likely to travel. Interest in the trap increases if it is baited with peanut butter.

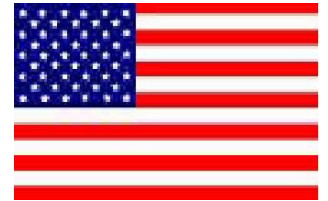
Careful consideration should be given to the use of baits because the chance exists with both rats and mice that they may die in inaccessible areas. The old wives tale that they will leave the building in search of water is not true! Odor and secondary pest infestation is a concern if they die in an inaccessible location!

Contact CAHI c/o  
**James Enowitch**  
 34-3 Shunpike Rd. #236  
 Cromwell, CT 06416

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

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

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



CAHI Executive Board		CAHI Presidents	CT Home Inspection Licensing Board	
<b>President</b>	Stan Bajerski 203-257-1694	Stanley Bajerski	Larry Willette, Chairman (Tolland)	Inspector
<b>Vice President</b>	Al Dingfelder 203-376-8452	Bernie Caliendo	Richard Kobylenski (Coventry)	Inspector
<b>Treasurer</b>	Scott Monforte 203-877-4774	Robert Dattilo	Bruce Schaefer (Woodbridge)	Inspector
<b>Secretary</b>	James Enowitch 860-989-0068	Woody Dawson	Marc Champagne (Monroe)	Inspector
<b>Director</b>	Woody Dawson 203-710-1795	Michael DeLugan	Tim Needham (Simsbury)	Inspector
<b>Director</b>	Dan Kristiansen 203-257-0912	David Hetzel	<b>Vacant</b>	Inspector
<b>Director</b>	Mike Drouin 860-384-2741	William Kievit	<b>Vacant</b>	Public Member
<b>Director</b>	Kevin Morey 860-488-8148	Richard Kobylenski	<b>Vacant</b>	Public Member
<b>Committee Member</b>	Jeff Poynto 203-528-6341	Dan Kristiansen	<p><b>The Licensing Board meetings are held at 9:30 am</b>  <b>Dept of Consumer Protection</b>  <b>165 Capitol Avenue. Hartford</b>  <b>The public is always welcome.</b></p>	
		Scott Monforte		
		Joseph Pelliccio		
		Pete Petrino		
		Dwight Uffer		
		They have served as our primary leaders and in other capacities since 1992.		
		Please thank them for their service when you have a chance.		

**Published by:** Larry Ruddy  
[Larryhp@cox.net](mailto:Larryhp@cox.net)