

CAHI MONTHLY NEWS



January 2023 Volume 17, Issue 13

Presidents Corner

Welcome 2023! I know that while many of us are recovering from the holiday cheer, most of us are waiting with bated breath to see how the new year treats us. I think its safe to say that 2022 was a disappointment at best for those in our profession. Its best to try and maintain a positive attitude, stay in touch with your referral base to let them know you are still out there, and market, market, market!

The board had its final meeting of 2022 last month. I am happy to report that CAHI is still in good shape financially and ready for the new year. We welcomed CAHI member Jeff Poynton to the board as a full director with voting rights. He has been an asset already and is excited to contribute to the board in any way needed. Scott Monforte discussed future meeting presenters as he begins to fill the year with quality education. Vice president Al Dingfelder is working with Cognificent Learning to build a resource page for our website that members, Realtors and the public can use to acquire pertinent information associated with home inspections, environmental issues, home maintenance and more. Thank you Al!

I again encourage you to consider joining the board. There are always committee positions available. We really encourage an influx of new younger members to join the board and be ready to lead the organization into the future.

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Meeting Dates!

Jan 25th

Presenter -

Dr. Energy Saver

6:00 - 9:00 pm

**33 Progress Avenue
Seymour**

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:

Regarding speakers. If you come across anyone in your travels that you believe would be a good speaker, hit them up. We can always use new and fresh topic to expand out vast knowledge.

Our 2023 Law Seminar was held on January 5th. The guest speaker was NATIONALLY renowned home inspector attorney Joe Ferry. The seminar was well attended and Mr. Ferry gave a fantastic presentation. A huge thanks to Scott for pulling it all together.

I am sure that I do not have to remind you that while our job has not changed, how our clients use the information we provide regarding the condition of the home they are about to purchase has. It is less likely that they will be able to negotiate what we find and it may boil down to a buy or walk situation. We still need to be skilled and stay sharp. We still need to project the “big picture” so they are well informed. While many Realtors I have worked with recently feel that we may get back to being able to negotiate bigger problematic items only time will tell.

Good luck in the new year!

Stan

“Don't wait for extraordinary opportunities. Seize common occasions and make them great. Weak men wait for opportunities; strong men make them.”

Orison Swett Marden

What Are Your Goals for the New Year?

Whether it's paying off credit card debt, contributing to retirement savings or just growing your bank account, the new year is a great time to update your financial plan.



Bottom Line Up Front

- Many Americans make New Year's resolutions, and yours can help you save money, cut debt and reach your financial goals.
- Managing any debt and keeping an eye on your credit report is a good first step to goal planning for your finances.
- Building an emergency fund should top on your list – if you've got that covered, make sure you're on track for retirement.

The New Year brings fresh possibilities and the chance to make positive changes, and now's a great time to review where you want to be financially and set goals to get there. Here are some tips on setting personal finance goals for the year ahead.

Check Your Credit

Your credit history and credit score affect much of your financial life. Lenders use your credit report to qualify you for credit (mortgages, car loans, credit cards, student loans, personal loans). It shows your payment history—how well you previously handled credit—as well as the status of current accounts. Even landlords and potential employers may look at your report before they make a decision, so you want to ensure it's accurate. Plus, checking it could help you spot signs of identity theft.

You can access your [free online credit report](#) once a year from the 3 major credit reporting agencies.

Your credit score is a calculation made using multiple factors, including what's in your credit report. With Navy Federal Credit Union's [Mission: Credit Confidence® Dashboard](#), you have all the tools you need to take control of your credit score. You can set up monthly updates to monitor your score. You can also test out different scenarios using the Score Simulator to see how different actions can affect your score.

Build an Emergency Fund

Having an [emergency fund](#) ensures you're ready to meet unexpected challenges like job loss, medical bills or car repairs. If you don't have one, start the New Year off right by opening an account where you can set aside some money.

Keep your emergency funds separate from the account you use for spending or paying bills. Put the money in an account that earns interest, like a [certificate](#) or [money market account](#). The interest will help your fund grow faster, and you'll be less tempted to spend the money.

How Much Do I Need?

A good rule of thumb is saving 3 to 6 months' worth of living expenses. But, if you're just getting started, begin with a smaller goal—like \$1,000. You don't need to save it all at once—break it into manageable amounts that you add regularly.

Are There Ways to Build My Savings Faster?

Consider turning expenses into savings. If you're working from home instead of commuting to an office, use the money you would've spent on gas or lunches out for savings. You could also find other ways to save, like canceling subscriptions you don't use, asking for new quotes on auto or home insurance, or reducing TV or internet plans. Navy Federal members can set up [automatic transfers](#) from checking to savings accounts to earn even more.

Pay Off Debt

Since most people can't afford to pay for a car or other large purchases with cash, they have debt. You can reduce its impact on your budget by [making a plan to pay off as much as possible](#), as soon as possible. You'll pay less interest and have more resources if you need to rebound from a financial setback.

Two Simple Plans to Reduce Debt

Many people use one of two simple plans:

- 1 Avalanche Method.** The avalanche method focuses on paying off accounts with the highest interest rates first, because that saves the most money over time. You pay all your minimum payments, but on the account with the highest interest rate, pay extra each month. Once that account is paid off, use its payment to add to the payment for the account with the next highest rate and so on.
- 2 Snowball Method.** The goal for the snowball method is to reduce the number of bills you have, so you'll focus on the accounts you can pay off the soonest. You make minimum payments, but add extra to the account with the lowest balance. Once that's paid off, add its payment to the account with the next-lowest balance and so on. You probably won't save as much money in interest as you would with the avalanche method, but seeing one less bill each month is a great motivator!

Think Beyond the Short Term

While it's smart to focus on your current financial situation, don't ignore the future. Long-term savings goals like college or retirement are time-sensitive. So, as you make decisions that affect you this year, consider long-term goals, too.

Review Investments

Many people reduced contributions to IRAs and other retirement accounts during the early days of the pandemic out of concern that their income could change. However, there's a solid reason to continue or restart them. You'll want to stay on track for retirement, so you'll have the funds you need in the future.

Also, check how aggressively your funds are invested. Does it match your risk tolerance? Or would you be more comfortable if you temporarily shifted your investments to lower-risk categories?

Get Help

With so many factors to consider, you may want help navigating your plan for the future. Navy Federal offers [Personal Finance Counseling](#) to help members take the next step toward financial success.



The avalanche method includes:

- A. paying extra on the account with the highest interest.
- B. making minimum payments on all other accounts.
- C. applying money from paid-off accounts to the balance with the next-highest interest.
- D. All of the above.

"Having a clear and conspicuous limitation of liability could be what stands between you and a lawsuit. These tips by Peck are great to have in your arsenal; however he does warn these will not guarantee a protection against any potential lawsuits, but it does help reduce the risk."

Notes on the Limitation of Liability

By Kendra Budd, Associate Editor

Odds are, if a limitation of liability clause is allowed in your state, you've already included it in your pre-inspection agreement. However, the legality of the clause can be confusing and difficult for your clients to understand, making it easier for them to sue you if something goes wrong in their new home. It can be hard to know how to properly outline this clause both legally and for your client to have a full understanding of it.

In December 2021, Isaac Peck, President of OREP Insurance gave a presentation on Pre-Inspection Agreements. In it, he highlighted the importance of the limitation of liability clause, and how to sharpen it.

Here's what we learned.

Limitation of Liability in Detail

As a home inspector, your limitation of liability can simply restrict the price of liability to an amount equal to your inspection fee. This means when a client signs your pre-inspection agreement, they are agreeing that the maximum amount that you, the inspector, is responsible for is the total cost of the inspection. A vast majority of home inspectors choose this approach however; there are other ways to write this clause—especially depending on your state laws.

In his presentation titled "Sharpening Your Pre-Inspection Agreement," Peck, points out that another way to approach the limitation of liability is to set a higher base amount for the limitation of liability. For example, instead of limiting the maximum liability to the inspection fee, you could set your maximum liability between \$1,000 to \$2,000, or even two or three times the cost of the inspection fee.

One reason you might do this is, it could be more defensible in court depending on the state law and precedent in your state. Peck points out that some states have completely banned the limitation of liability, or some have strict constraints around it. He uses California as an example. Their law states, "contractual provisions that purport to waive the duty owed pursuant to Section 7196, or limit the liability of the home inspector to the cost of the home inspection report are contrary to public policy and invalid."

In other words, in California, it is against public policy to limit your liability to the cost of the inspection. However, you might have a more defensible argument if you limit your liability to \$2,000, \$3,000, or even \$5,000. This is definitely a case of something being better than nothing—and is precisely why some inspectors may choose to set a higher price of limitation—some don't even include a maximum at all.

Choosing how you outline a limitation of liability clause all depends on you, your business and your state laws. All of these are great options so be sure to consider all of your choices before writing your pre-inspection agreement. The next step is how to format the clause.

Unconscionability

Unconscionability is an important concept for you to understand when it comes to the limitation of liability clause. Peck outlines that unconscionability refers to a doctrine in contract law where the terms are unjust, unclear or unreasonable. "Generally speaking, it will involve exploitation of a stronger party by a weaker party," says Peck.

Several states have made laws against unconscionability and many courts will not uphold a contract if they feel it was unconscionable in nature. State courts have different interpretations of what makes a contract "unconscionable," but it's widely understood in the legal community to refer to terms that are substantially unfair and one-sided. For example, South Carolina defines unconscionability as the "absence of meaningful choice on the part of one party due to one-sided contract provisions, together with terms that are so oppressive that no reasonable person would make them and no fair and honest person would accept them."

The prospects that your limitation of liability will be held up as unconscionable might be a good reason to (A) set a slightly higher limitation of liability price, such as \$2,000, and (B) make the clause conspicuous.

(story continues below)

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Make it Conspicuous

As well as making your limitation of liability conscionable, Peck urges to also make it conspicuous. There are multiple ways you can make your limitation of liability clause conspicuous—in fact, in most states it's a law. If the limitation of liability clause is NOT conspicuous, then your opposing counsel will have a higher chance of getting the clause ruled as unenforceable. For example, Texas attorney Geoff Binney says if the limitation of liability in an inspector's pre-agreement is "the same font, not bold, or not in a different color, then the Texas Courts are not going to enforce that, and many other states would carry this same position." Here a couple of ways Peck suggests to make your limitation of liability conspicuous.

- All Capitals: Editing this clause, or even certain paragraphs and sentences into all capitals is a great way to catch your client's eye. Putting your limitation of liability clause in all capitals tells your client this clause is important, because capitals are often associated with urgency.
- Bold: Bolding your limitation of liability clause is a great tool to catch a client's eye. Putting anything in bold emphasizes the clause, and reflects importance. Consider combining bold and capitalization to further the attention the limitation of liability.
- Font: By changing the limitation of liability clause's font lets your client know it is well worth paying attention to. However, you'll want your new font to be different enough from the original so your client can notice the change—making it has conspicuous as possible. Otherwise, if it blends into the document, it may be hard to defend it in court.
- Color: Changing the text color of your limitation of liability is another great way to draw attention to it. We recommend the use of red to indicate urgency to the clause. Just make sure whatever color you choose is easy to read, and not too bright.

All of these can really help your limitation of liability build conspicuousness not just for your client's sake, but for the court's sake. It's extremely important to always highlight the limitation of liability, because it is arguably your most important clause. Below is an example of implementing two of these tips into a standard limitation of liability clause.

Example:

BY SIGNING THIS FORM, THE CLIENT ACKNOWLEDGES THAT THE INSPECTION FEE PAID TO THE INSPECTOR IS NOMINAL GIVEN THE RISK OF LIABILITY ASSOCIATED WITH PERFORMING HOME INSPECTIONS IF LIABILITY COULD NOT BE LIMITED. CLIENT ACKNOWLEDGES THAT WITHOUT THE ABILITY TO LIMIT LIABILITY, THE INSPECTOR WOULD BE FORCED TO CHARGE THE CLIENT MUCH MORE THAN THE INSPECTION FEE FOR THE INSPECTOR'S SERVICES. CLIENT ACKNOWLEDGES BEING GIVEN THE OPPORTUNITY TO HAVE THIS AGREEMENT REVIEWED BY COUNSEL OF HIS OR HER OWN CHOOSING AND FURTHER ACKNOWLEDGES THE OPPORTUNITY OF HIRING A DIFFERENT INSPECTOR TO PERFORM THE INSPECTION. BY SIGNING THIS AGREEMENT, CLIENT AGREES TO LIABILITY OF THE INSPECTOR BEING LIMITED TO THE AMOUNT OF THE INSPECTION FEE PAID BY THE CLIENT.

Initial It

If you feel like your limitation of liability clause needs extra attention beyond bolding or changing the font, then Peck suggests having your client initial it. "Initialing this clause guarantees your client has both read the clause in its entirety and understands the terms of it," says Peck.

The client can't go back on their own signature because it shows that not only have they read the clause in detail, but that you also went over the clause with them. A sign off on the limitation of liability will be your best defense in court.

Final Thoughts

Having a clear and conspicuous limitation of liability could be what stands between you and a lawsuit. These tips by Peck are great to have in your arsenal; however he does warn these will not guarantee a protection against any potential lawsuits, but it does help reduce the risk.

When writing up your limitation of liability clause it's a must to remember the laws of unconscionability and conspicuousness in your state. If your clause needs a bit of fine tuning, then we hope we were able to help you with some of these tips to clean it up.

Stay safe out there!

About the Author

Kendra Budd is the Associate Editor of Working RE magazine and the Marketing Coordinator for OREP, a leading provider of appraiser E&O insurance—trusted by over 10,000 appraisers. She graduated with a BA in Theatre and English from Western Washington University, and with an MFA in Creative Writing from Full Sail University. She is currently based in Seattle, WA.



National Radon Action Month- January 2023

an article from NATIONALTODAY.com

National Radon Action Month is held every January to increase the population's awareness about radon — a radioactive gas that is colorless, odorless, and found across many homes in the U.S. This month also serves as a mouthpiece of sorts to promote radon testing and mitigation activities and promote the use of radon-resistant practices. Note, this event is not to be confused with another observation — the Radon Action Week — which is held in the third week of October. This special holiday seeks to educate and inform individuals about radioactive gas and its effects on health. Read on to discover tips to help keep you healthy!

HISTORY OF NATIONAL RADON ACTION MONTH

In 1899, two scientists at McGill University in Montreal found a radioactive element, the fifth one after uranium, thorium, radium, and polonium. Marie and Pierre Curie saw that this element would emit a gas that remained 'active' for a whole month. The very next year, German physicist and professor Friedrich Dorn was studying radium when he noticed it was emitting a radioactive gas, which he called 'radium emanation'. Similar emanations were later seen from other radioactive elements, and this is how the world discovered radon.

There were many iterations of the name itself until the gas finally became radon in 1923. Soon, people realized that this gas was naturally occurring — it appeared when uranium in the soil decayed, and could technically be everywhere. However, knowledge about the dangers of radon preceded the discovery of this gas. The Swiss physician, Paracelsus, wrote about a wasting disease that afflicted miners in 1530, and Georg Agricola, a German scholar, and scientist, even recommended ventilation in mines to avoid what was then known as 'mountain sickness'.

Because of the mining work at uranium sites, miners were the ones most affected by this gas. The very first studies linking radon and health problems were based on uranium mining in the Joachimsthal (or Jáchymov) region of Bohemia, located in what we now call the Czech Republic. By the 1950s, studies showed radon gas presence inside houses all over, including American homes. While miners were continuously working in uranium mines, standards were only implemented after 1971 in the U.S., during which time research was also being conducted into why radon occurred inside homes and how best to reduce its ill effects.

Radon and its subsequent health effects came under public scrutiny after an incident in 1984. A construction engineer at a Pennsylvania nuclear power plant was contaminated with radioactivity even though the reactor inside the plant had never even been fueled. Further research showed his home has a high quantity of radon gas. Now, the scientific world knew radon gas could cause serious problems, and they increased their efforts to solve this issue. Today, efforts include educating the general public about this gas and its effects and how they can protect themselves from harm.

NATIONAL RADON ACTION MONTH TIMELINE

1923

We Have a Name

The International Committee for Chemical Elements and International Union of Pure and Applied Chemistry (I.U.P.A.C.) name the element (and later, the isotope), 'radon.'

1975

Radon Gas Health Benefits

Entrepreneurs open and invite the public to uranium mines, and state that breathing in radon gas has several health benefits — the claims are proven to be false, and the U.S. government bans such advertisements completely.

2005

Radon and Cancer

A North American study and a European study both show a link between radon exposure and occurrences of lung cancer

2005 - 2008

The International Radon Project

The World Health Organization (WHO) initiates a three-year project to check residential radon levels around the world, create a database for this and resource help, and even create a public health guidance system.

NATIONAL RADON ACTION MONTH FAQs

What causes radon in a house?

Radon is a byproduct of uranium decay, which is found in nearly all types of soil. This gas then moves up through the ground and finds its way into structures via cracks and other holes in the foundation. Radon is then trapped inside the structure, where it gradually builds up over time, increasing radon levels and causing unsafe levels of radon exposure.

Is it okay to live in a house with radon?

Yes, you can stay in a house with radon; however, the E.P.A recommends an approved radon reduction system to be put in place.

Does opening windows reduce radon?

Increasing air circulation by opening windows and doors will ultimately reduce radon levels inside a structure. Radon is then diluted with the cleaner outdoor air.

HOW TO OBSERVE NATIONAL RADON ACTION MONTH

1. Test your home for radon

The Environmental Protection Agency (E.P.A.) recommends everyone across the U.S. should test their homes for this radioactive gas. Doing so is pretty easy; the testing kits can be found in many retail stores, and you can even ask a professional (a home inspector) to test for radon. If radon is detected in your house, follow recommended steps to fix this issue in time.

2. Spread awareness of this month

Multiple governmental websites have a host of information about radon, its effects, and what you can do to protect yourself. Use these materials to share knowledge and spread awareness of radon among your friends and family.

3. Attend an official radon awareness event

Multiple official organizations plan National Radon Action Month events. Look for one in your area and community, and make sure to attend it.

5 Interesting Facts About Radon

1. Radon gas is in all 50 states

The E.P.A. estimates that one in 15 houses has elevated (read: unsafe) radon levels.

2. Test homes for radon in winter

Since doors and windows are sealed, the radon gas will be trapped inside, increasing the levels, and letting you know if your home is safe or unsafe.

3. Radon levels are higher in basements

Since places like basements and cellars are closer to the ground, radon concentration is higher there; the gas can travel higher and vertically too, however, and can be found at varying levels throughout built structures.

4. Radon levels also depend on the wind

It is a gas, so less wind equals more concentration of radon; other factors like seasons and distance from the primary source also change how much radon is found in different areas.

5. Radon had its uses

In the '40s and '50s, radon was used to check industrial materials for cracks and flaws; manufacturers eventually replaced this with other, less radioactive x-ray sources.

WHY NATIONAL RADON ACTION MONTH IS IMPORTANT

A. We're keeping our homes safe

We didn't know of the danger lurking around under our houses. National Radon Action Month changes all that and helps us stay safe.

B. Radon sickness is preventable

There's a way to protect ourselves from radon if only we knew more about this gas and how to mitigate it. The measures we've come to learn by exploring this event help us prevent any unnecessary risk.

C. We're protecting everyone

Testing for radon increases safety in our homes and the community. This is because radon exposure might not be limited to just one home in your community.

NATIONAL RADON ACTION MONTH DATES

Year	Date	Day
2023	January 1	Sunday
2024	January 1	Monday
2025	January 1	Wednesday
2026	January 1	Thursday
2027	January 1	Friday



HEADS UP!

GOT SNOW?

Consideration of Winter Conditions in Home Inspection

Modern design standards use ground snow load records and accepted safety factors to engineer house structures for high reliability. This is because snow load on structures is a principal cause of structural collapse. Most homes in our area are designed to support a 20-pound snow-load. This loading can be exceeded by less than 2' of snow! We are encountering more frequent extreme winter weather events. The Buffalo, NY area has had multiple recent incidents of snow accumulation of 4-6 feet! Inspecting for structural weaknesses that may make a home susceptible to damage from winter conditions and educating your Client to understand the threat of heavy snow and ice on their home may save lives and help safeguard against catastrophic property loss.

Warning Signs of Structural Failure - Heavy snow/ice accumulation often causes cracks in the finishes of walls and ceilings and causes doors and windows to bind. These conditions should be investigated by a professional inspector. Hearing loud cracking noises during a high accumulation event is a danger sign.

Snow depth- The density of 1 ft.² of snow is about 1 to 1.5 pounds. It is important to know however, that snow accumulation becomes increasingly dense with depth. The weight of a square foot of snow 6" deep is about 7.5 pounds. The weight of 48" of snow is eight times that (~60 lbs). However, snow compacts as it accumulates so the design weight used in engineering for 4 feet of snow is 117 psf!

Wet Snow - Snow has varying liquid water content and some accumulated snow can be very heavy when the water content is high. Cold fluffy snow may weigh around 7 psf. Really wet snow can weigh 4 times that. Rain falling on accumulated snow is also a condition of concern as the density of the accumulation and the resulting weight on structures can rise dramatically in a short period of time before the snow has an opportunity to melt.

Raftered Roof Structures - The strength of a rafter roof system depends not only on the dimensions, spacing and condition of the rafters, but also on their connections at top and bottom. Rafters should be directly opposed and tied together against separation with collar ties at maximum 4' on center. Equally important is the connection of the rafters below. Perhaps the strongest connection is when the opposing rafter bottoms are fastened to an attic floor structural member running between them creating a stable triangle. Potentially weak conditions can arise in attics when rafters bear on an exterior attic wall above attic floor level and there is no structural member directly tying the opposing rafter bottoms together. Symptoms of this condition are bellied ridgelines and bulging of the eave line.

Truss Roof Structures - Trusses should be installed according to an engineered design that is not likely available at the time of inspection. However, the installation should be checked for common issues that can result in structural weakness. These include removal or modification of truss web components, rot or other damage to any part of a truss, substandard lumber with knots or other defects, inadequate connection to exterior walls, etc.

Roof Deck Issues - Check for sag between rafters that can result from things such as missing H-clips, span exceeding the rating of sheathing (check the stamp), moisture damage from leaks or poor attic ventilation, sheathing installed in the

wrong orientation (the long dimension should be parallel to the eaves for strength), etc. Decks can fail from heavy loads especially from the added weight of persons doing snow removal.

Unbalanced Loads - Roof structural integrity can be jeopardized when one side of the roof has a substantially greater load than the other. This is an especially important consideration in events of heavy accumulation of snow/ice. Winds can cause one side of a roof to be bare while at the same time depositing heavy snow loads on the other. If both sides of the roof have heavy snow loads requiring removal, it is important to balance the removal so that the snow load on one side is not much greater than the other.

Snow Removal - Heavy snow loads may need to be removed to protect a home. This can be a dangerous endeavor from things such as ladder accidents, slippery roof surfaces, sliding snow loads, etc. Roofs can also be damaged resulting in need for repair and/or leaks. Great caution should be used, and consideration given to hiring that work out to a qualified contractor. When removing snow, it should not be scraped down to the roof surface. The important thing is to remove weight. It is generally best not to chip ice, but rather, to get the snow off of it so it has a chance to melt.

Low Pitch - Steeper roofs tend to hold less snow than those with low pitch (generally below 4:12). Special attention should be paid to the structural integrity of low slope roof areas. Ledger attachment, rafter connections, rafter dimensions, etc. should be given close scrutiny.

Sliding Snow Loads - Snow loads, especially on metal roofs, can slide in a mass and be very dangerous and damaging. Metal roofs should have roof jacks to resist sliding snow. In the condition where a steeper slope roof discharges onto a low slope roof below, a heavy sliding snow load may structurally damage the lower roof potentially leading to collapse. Persons can be seriously injured, and substantial property damage can result from sliding snow loads.

Ice Damming - Lack of adequate attic ventilation and attic floor insulation can be very damaging to a home and contribute to accumulation of heavy snow and ice loads. Properly constructed attics have a continuous flow of air along the underside of the roof deck and insulation in the attic floor adequate to prevent excessive heat rising to the underside of the roof deck. This results in the underside and the top side of the roof being at approximately the same temperature so that snow is less likely to stick to the cold roof surface and accumulate, and when it does accumulate is less likely to melt. Poor ventilation and insulation results in the eaves being much colder than the roof surfaces above the heated spaces. Snow melts in the upper heated areas and runs down to the eaves where it encounters the cold condition and freezes. Ice continues to the build up there and that ice works its way into the roofing materials and structures often causing serious damage. Keep in mind the requirements for adhered roofing underlayment that is designed to protect against this. Ice is also heavy, imposing potentially damaging loads at the eaves and the growth of sometimes enormous icicles that not only can cause major damage to the soffits, gutters, etc., but also pose an imminent hazard to persons and property. Removing large accumulations of ice is dangerous in many ways.

Inaccessible Fuel Shut-Offs - Large accumulations of snow and ice coming off the eaves of the roof can cover exterior shut off valves on natural gas feeds to homes and can cover propane and fuel oil tanks. Location of these items below the eaves of a roof is a poor choice that should be reported. Clients should be reminded of the importance of maintaining access to fuel shutoffs in case of emergency.

Iced-over Natural Gas Regulators - Regulators on natural gas supplies to homes act to vent overpressure gas to the exterior environment through the screened outlet in the regulator. If regulators become iced over or buried in heavy snow they may cease to provide protection against overpressure gas to the appliances in the house which can be very hazardous. Make sure your Clients understand how important it is to keep the area around a gas regulator clear.

Share this information with your Client during a Home Inspection, even in the Summer!

...and don't forget to point out the vigilant winter maintenance required by steep driveways.

Press Releases

12/22/2022

Connecticut Department of Public Health warns residents of carbon monoxide poisoning danger due to impending storm

FOR IMMEDIATE RELEASE: Dec. 22, 2022

CONTACT: Chris Boyle, Director of Communications
(860) 706-9654 – christopher.boyle@ct.gov

HARTFORD, Conn.—The first major storm of the season is expected to include substantial rain, high winds, and potential power outages, so the Connecticut Department of Public Health is reminding residents of the dangers of carbon monoxide poisoning from improper use of fuel burning equipment. Every winter in Connecticut, hundreds of residents are taken to the emergency department and some are hospitalized and even die due to carbon monoxide poisoning resulting from malfunctioning furnaces, improperly placed portable generators, and indoor use of charcoal grills.

“The tragic reality is that most of these carbon monoxide poisonings and deaths are completely preventable,” said DPH Commissioner Manisha Juthani, MD. “It is very important to learn how carbon monoxide gas can harm you and what you can do to keep your loved ones safe from carbon monoxide poisoning this winter, especially if you lose power during a winter storm.”

Carbon monoxide is an invisible odorless gas that can be fatal. It forms when fuels like gasoline, natural gas, propane, wood, charcoal, and kerosene do not burn completely. Breathing carbon monoxide can deprive the body of oxygen, and may lead to illness, unconsciousness and death.

Symptoms of Carbon Monoxide Poisoning

- Headache, fatigue, dizziness, confusion, nausea or vomiting, and loss of consciousness.

- If several members of a household experience these symptoms when they are home but feel better when they are away from the home, there may be a carbon monoxide problem.

What Should I Do If I Have Symptoms?

- Get out of the house immediately and seek medical help if you or a family member or guest has unexplained/sudden onset of symptoms of carbon monoxide poisoning.
- Call 911 from a cell phone or neighbor's home and the Connecticut Poison Control Center at 1-800-222-1222

How Do I Know?

Carbon monoxide alarms are the only way to know if the deadly gas is present in your home. DPH recommends that all residents with fuel burning appliances or indoor equipment install carbon monoxide alarms near all sleeping areas in their home to alert them of the presence of carbon monoxide. Install a carbon monoxide alarm on each floor of your home and outside of each bedroom. Install new batteries as per manufacturer's instructions and replace alarms every five years, as the sensors degrade.

How can I stay safe?

- Never use portable generators, charcoal or gas grills, gas or propane powered pressure washers, saws or other fuel powered equipment inside your home, garage, carport, basement or other enclosed spaces. Opening windows and doors and operating fans is not enough to prevent buildup of carbon monoxide in a home.
- Install a carbon monoxide alarm on each floor of your home & outside of each bedroom.
- Make sure the exhaust pipe on your standby generator is pointing away from the house.
- Place portable generators at least 20 feet from the house.
- Make sure gas dryer vents and automobile tail pipes are not plugged up with snow.
- Have your heating systems, chimney flues, gas appliances, wood stoves, and generators checked every year, and cleaned and serviced as needed by qualified heating/appliance contractors

For more info, contact your local health department or call the Connecticut Department of Public Health at 860-509-7740. **IO**

Navigating the Current Air Travel Landscape

written by AAA

AAA travel advisors give tips on how to prevent, prepare for and deal with unexpected travel disruptions.

We know the recent airline system outages, delays and cancellations are overwhelming and frustrating. If you need a friend to help you navigate the less-than-friendly skies as of late, we're here for you.

So, what can travelers do to recoup losses and to protect future travel plans? As a AAA Member, you have access to travel tools and resources, starting with our expert travel advisors who not only assist with planning and booking, but are problem solvers when the unexpected occurs.

Whether you have booked with one of our advisors or on your own, we want to share some tips that may help when facing the current air travel landscape. Here's what our team suggests.

Sign up for alerts.

The best way to get a heads up on your flight information is to sign up for text alerts. You'll be the first to know of delays and/or cancellations and many airlines allow for rebooking right from their app.

Also, be sure to check in with the airline 24 hours prior to the flight.

Will I have to pay a change fee if I rebook my flights?

Most major airlines, including Delta, American, Southwest, Air Canada, Alaska, Frontier and Spirit, are currently waiving change fees, giving travelers enhanced flexibility. You may need to pay the difference in fare if booking a more expensive option. But always read the fine print.

When a cancellation occurs, don't wait in line, hop on the phone.

Call your travel advisor or the airline customer service number. This call can save you time waiting to speak to a gate or desk agent.

Can I be booked on another airline's flight?

Yes. Airlines aren't required to put you on another airline's flight, but they can, and sometimes do, according to the Department of Transportation.

Is the airline required to give me a hotel room or other compensation?

No. Each airline has its own policies about providing for customers whose flights are canceled, according to the DOT. But many airlines do offer accommodations, so you should check with their staff.

Protect your investment with travel insurance.

Travel insurance provides peace of mind and 24/7 assistance when traveling. Now more than ever, protecting your trip is a wise decision. AAA can assist with travel insurance on any travel booking. Plus, with AAA you'll receive coverage for travel and baggage delays, medical advice and assistance, as well as transportation needs.

More tips for future travels:

- **Book nonstop and early flights.** These are generally the most reliable flights if you can get them. Booking the first flight out can help you avoid being stranded, while booking later in the day could lead to delays or cancellations. Learn more about the best times to book.
- **Carry on.** Don't check bags (if you don't have to), this allows more flexibility if you are canceled or delayed.

- **Fly out a day ahead.** If you are embarking on a cruise or tour package, fly out a day early to avoid any unwanted logistical challenges.
- **Use a travel advisor.** AAA travel advisors are here for you and our services are included in your membership. AAA Members get access to the best inventory, great savings and the peace of mind of having our team's support during your travels.
- **Always save your receipts.** If you have insurance, some providers have apps where you can simply upload your receipt for reimbursement.

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		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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