

# CAHI MONTHLY NEWS



## Presidents Corner

May 2023 Volume 21, Issue 17

The real estate market is in quite a state of flux. Its May and usually the spring market is starting to blossom. Positive realtors are spinning the “it’s a great time to sell” web but leave out the part where you now have to find a place to live in a market of low inventory, bidding wars and high prices. One good thing that I have heard is that as a result of advising clients to waive their home inspections, agents are now getting sued because of issues that were discovered after their clients moved in to their new homes. Bad news is they are already working on a get around. I am also hearing that more and more buyers are refusing to waive. If that continues to happen, it will force us back into the lineup.

According to Forbes Advisor, mortgage rates increased 15 basis points in April, while pending and existing home sales slumped in March. Though the median existing-home sales price edged lower year-over-year for the second consecutive month—a promising sign for home shoppers—substantial, nationwide price declines are likely not in the cards. Tight inventory issues continue to keep prices high, perpetuating affordability challenges for many, especially first-time homebuyers. For one, the nation’s housing supply remains limited—and probably will remain so for at least the near future—due, in part, to those who purchased homes in recent years at record-low interest rates staying put.

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## Meeting Date!

**May 24th**

**Presenter -**

**Peter Kreel**

**Hardi Siding Products**

**7:00 - 9:00 pm**

**Location -**

**780 Bridgeport Ave,  
Shelton**

### 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 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:***

Unfortunately, this market is beginning to thin out the herd in our profession and others as well. Some old timers are packing it in. Some vets with time left have taken full time jobs and are doing what comes in as weekend warriors. It is my hope that those of us that are struggling make it through this very rough patch. I would be more confident if there was a light at the end of the tunnel, but I don't think we will see even a flicker until the end of 2024.

Stan

**“When it is dark enough, you can see the stars.” – Ralph Waldo Emerson**

# Inspector Claims and Risk Management: An Inside Look

By Isaac Peck, Senior Broker at OREP.org

At OREP, we have the privilege of working with several thousand home inspectors every year—providing risk management, insurance, and liability advice to help inspectors stay out of trouble and, unavoidably, defending our inspectors when trouble comes.

While you and I may have never met, I know you work hard for a living and I know you do the best you can to provide a thorough, high-quality home inspection for your clients.

With that said, and at the risk of sounding like a wet blanket, this is America. There are more lawyers per capita in the United States than any other country in the world.

But perhaps more impactful than our society's litigious nature is the unique position home inspectors find themselves in with respect to liability and "blame." The combination of unrealistic expectations of what a home inspector can detect, buyer's remorse, and "wanting someone to blame-ism" when a home defect is discovered—all too often creates a perfect storm of unreasonable demands and inflated lawsuits against this noble profession.

Home inspectors are much more likely to receive a demand letter or a lawsuit than any other real estate professional—and most tradesmen or professional service providers generally. A few days before Christmas last year, I had three claims against OREP home inspectors cross my desk in a single day! It's not pretty, but it's the truth. Risk is real.

Consequently, it's more important for home inspectors (especially) to build in professional procedures, inspection processes, disclaimers, disclosures, and key contract clauses that will help them avoid claims and put them in the best possible position if a claimant does come knocking.

Here are some practical tips on protecting yourself and staying out of trouble based on recent claims that have crossed my desk.

## **Polybutylene Piping**

This one comes up several times a year. Polybutylene piping was a popular water supply pipe material used by builders from 1978 and 1995. Polybutylene was originally thought to last as long as copper. It is flexible and can be bent, which made it easier to install (and it was relatively inexpensive).

However, in the late 1990s a series of class action lawsuits were filed against Shell Oil Company (which supplied the polybutylene fittings) and other pipe manufacturers. In total, Shell paid over \$1 billion to settle several class action lawsuits over the defective nature of polybutylene piping.

After a flurry of intense litigation, polybutylene is now widely regarded as a defective product and homes that still have the piping continue to experience sudden pipe bursts, leaks, and water damage.

Home inspectors frequently mistake polybutylene piping for PEX, checking the PEX box in their home inspection report. Or, perhaps the home has been replumbed in specific areas (like the laundry room) with copper piping. Seeing copper piping in one area of the home, the home inspector might confidently report that the plumbing is copper.

We have seen cases where all visible piping in a home was copper but the interior piping in the walls throughout the home was all polybutylene.

Consequently, home inspectors are frequently blamed by new homeowners for failing to call out polybutylene piping. The argument is usually that the home inspector reported the piping as "PEX" or "copper," but in reality, there was polybutylene piping and therefore the home inspector should pay for it. The cost to replace polybutylene piping with PEX or copper piping can run anywhere from \$10,000 to \$20,000.

### **Pick Your Insurance Carefully**

Reporting claims to your insurance company is important, but ultimately how that claim, threat, or circumstance is handled is one of the most important considerations when selecting who to insure with. There are a lot of options for inspectors today, including several "insurtechs" who are new to this space, but there are only a few companies who truly specialize in home inspector insurance and have been defending home inspectors for decades.

If you're facing a complaint, demand letter, or claim, you don't want your insurance adjuster or attorney to be new to the home inspector arena. We've seen cases where inexperienced adjusters quickly roll over and pay out \$20,000 to \$30,000 on a frivolous claim just to get it off their docket. This leaves the home inspector with a substantial "loss" on their record and leaves them either uninsurable or paying a very substantial premium for the next five years (when the claim will finally drop off their record).

Who you select as your risk management and insurance partner matters. In OREP's case, we have a network of attorneys and claims adjusters with deep experience in the home inspection and real estate professions. For example, Geoff Binney, one of the nation's foremost home inspector defense attorneys, has been defending home inspectors for over a decade. Mr. Binney currently runs OREP's pre-claims program, advising our Members and responding to frivolous claims and demands from all over the U.S. Our approach is to respond aggressively to meritless claims against our Members before they turn into claims. We also don't raise your insurance rates unless defense expenses are substantial or a settlement is paid out.

Other considerations for your insurance are:

- E&O and GL: You want a policy that includes both Errors and Omissions (E&O) and General Liability (GL) in a single policy. Purchasing just a GL policy or just an E&O policy leaves you with substantial exposure.
- Look for a policy that covers you for ancillary exposures: mold, WDI/termite, radon, lead paint, drones, EIFS, pool and spa, carbon monoxide, and so on. Things like mold, radon and lead paint are often excluded in home inspectors' policies under environmental exclusions and leave home inspectors with significant coverage gaps.

## **Conclusion**

This article certainly does not capture all the liability and risk factors that home inspectors face, but as a home inspector would say, it provides a good "representative sampling" of some of the latest issues I've seen recently. If you ever have any questions about your inspection contract, key disclaimers or disclosures, or home inspector insurance, please reach out to us at OREP—call (888) 347-5273 or visit [OREP.org/inspectors](http://OREP.org/inspectors).

We've been serving home inspectors with risk management information and E&O/GL insurance for over 20 years.

Stay safe out there!

## **About the Author**

Isaac Peck is the Publisher of Working RE magazine and the Senior Broker and President of OREP.org, a leading provider of E&O insurance for savvy professionals in 49 states and DC. Over 11,000 real estate professionals trust OREP for their E&O. Isaac received his master's degree in accounting at San Diego State University. Reach Isaac at [isaac@orep.org](mailto:isaac@orep.org) or (888) 347-5273. CA License #4116465

# Home Repairs That Will Save You Money

by Home Guide Plan / February 2, 2022 / Home Repair

Fixing things up around the house can sometimes feel like an endless money pit. However, did you know there are many home repairs that you can do to save you money in the long run? Some of these repairs may seem like a lot of work, but they are worth it in the end. By taking care of these repairs yourself, you will be able to avoid even more costly repairs down the road. This article will discuss some of those home repairs that will save you money.

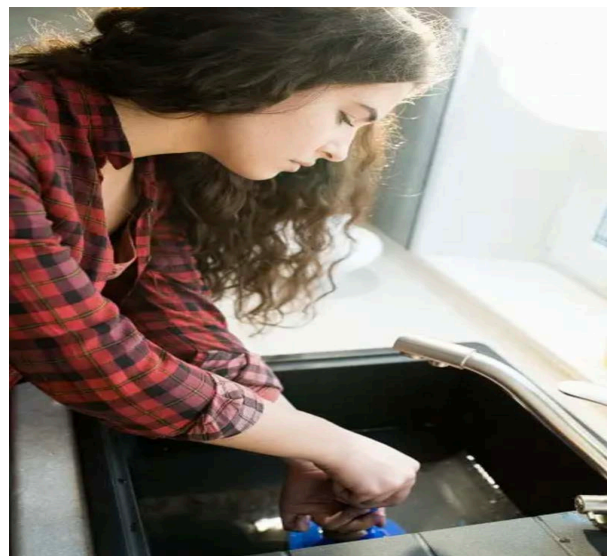
## Loose Faucets

Do you have drippy, leaking faucets? It's an easy fix. The first step to repairing a loose faucet head is to turn off the water supply lines near the fixture. Then remove the decorative cover, which usually twists off. There will be two screws underneath the cover, which you can remove with a screwdriver or wrench (counterclockwise to loosen). Once these are removed, remove the stem and replace it with a new one. Then follow in reverse order to finish up the process. This is an easy task that you can do yourself instead of calling a plumber. This repair will save you from higher water bills caused by a slow leak as well as a costly service call.



## Clogged Drains

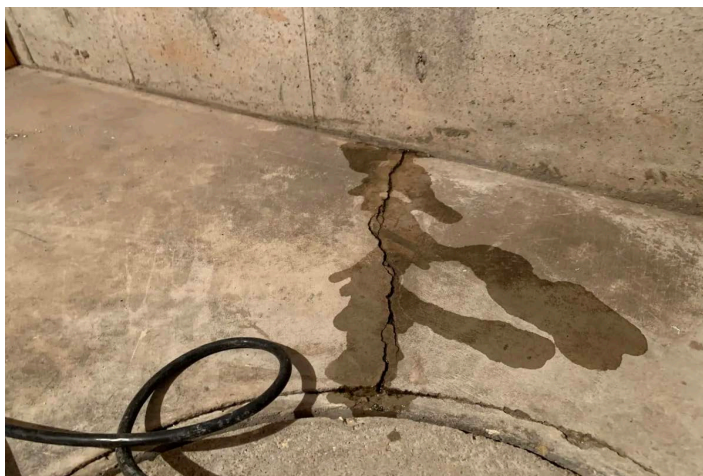
One of the most annoying and frustrating things is a clogged drain. Luckily, there are some easy fixes for this problem that won't cost you more than ten or twenty dollars. The first thing to try is using chemicals. There are many chemical remedies, but be sure that you follow the instructions on the packaging precisely. If this doesn't work, it's time to move into mechanical methods. You can use a plunger or plumbers snake. Be sure that there isn't any standing water in the sink before using these methods to avoid an overflow.





Some tools can be used to unclog drains which you can attach onto your drill, but these are usually reserved for severe clogs. This is a more involved method that will require some expertise and may not always work. However, fixing it now will save money later by avoiding pricey drain-cleaning services.

## Leaks In The Bathroom

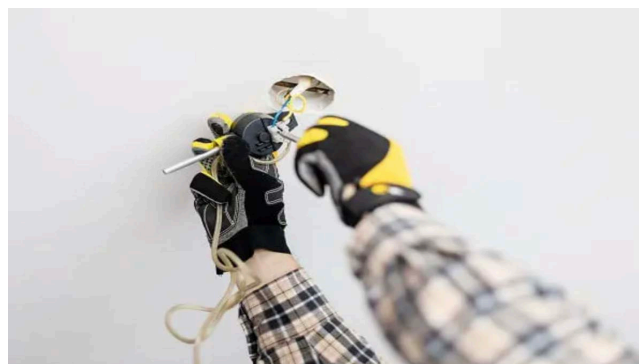


Waterproofing your basement will require you to determine where the water is coming from. This could be caused by cracks in the foundation, faulty sump pumps, or other issues. Once you have pinpointed where the leak is coming from, you can start fixing the problem. If the water is seeping through cracks in your foundation, then you can use “mud” (cement, trowel, and water) to fill in the cracks. This is the first line of defense against leaking foundations, but you may have no option other than to call a professional if this doesn’t work.

If the water is coming through your sump pump, inspect it to see what needs to be replaced. Most basements will have a sump pump and backup pump. This is an extensive project that you will need some experience and expertise to complete, so it may be best to leave it up to professionals. However, if you fix it now, you can avoid even more costly repairs from mold and water damage down the road.

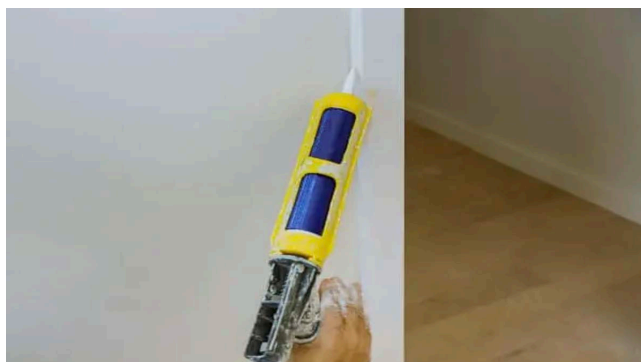
## Faulty Wiring

Faulty wiring can lead to electrical fires, so it’s always good practice to take some extra time and do your due diligence when checking for faulty wiring in your home. Go around the house with a voltage tester and ensure that all of your outlets and light switches are not producing a current. If you find one, then take an electrician with you to determine what is causing the faulty wiring to be fixed quickly. This will save on potential fire damage in the future and unnecessary costs for repairs or preventative measures.



## Caulk

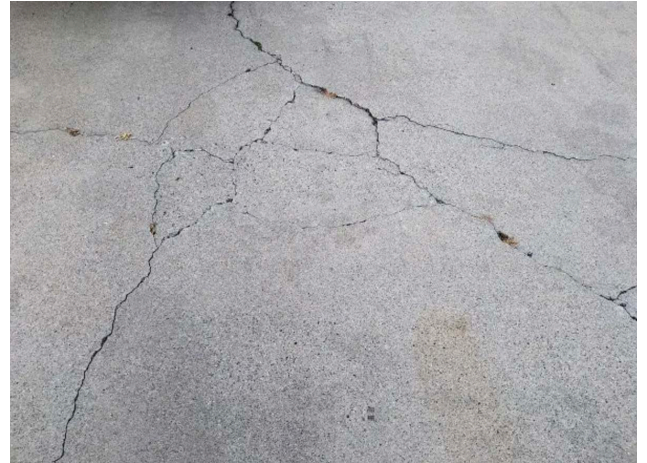
By applying caulk between bathtub and tile, you can avoid water leaks that can cause extensive damage to your bathroom. With the use of a caulking gun, apply an appropriate type of caulk around the entire perimeter of your tub. This will prevent leaks and give the appearance of a new bathroom. This is a simple fix that you can do yourself, saving money from hiring a contractor to repair the damage and replacing any materials that have been ruined from water leaks.



## Cracks In Your Driveway

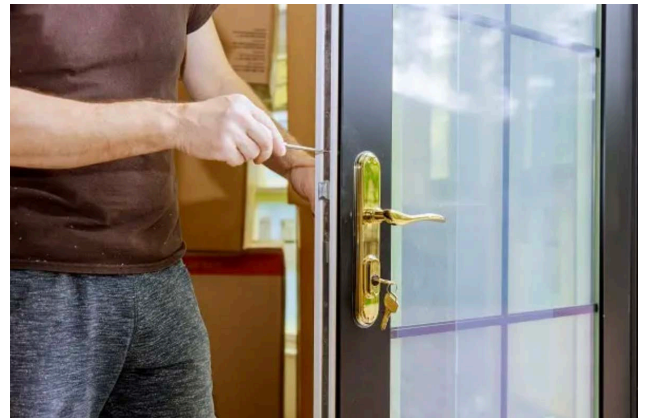
Cracks in your driveway can be a hazard if they are deep enough for water to pool. You'll need to patch these cracks permanently with a hot asphalt layer. To do this, you will need some plastic sheeting, tarpaper, an edging tool, a trowel, and aggregate. Apply the tarpaper on the crack first using a layer of hot asphalt.

Next, apply the aggregate and smooth it out with a trowel. Finally, cover the entire thing with more hot asphalt using your edging tool to create a level result. However, this repair itself is a little more costly. Doing this now will save you money later on if the cracks get worse and you have to pay a company to resurface your entire driveway.



## Wobbly Doors

Wobbly doors can become a hazard if they come off of their hinges or begin to fall regularly, so it is essential to fix them as soon as you notice. One way to do this is by applying wood glue and clamps to the problem areas of your door. This will add extra support and prevent any more wobbly doors from potentially happening. This is a quick and straightforward fix but can save you from paying for expensive door replacements later on if the problem worsens.



## Conclusion

Home repairs can seem daunting, but they are necessary to avoid further damage down the road. Some of these simple fixes you can do yourself, saving money from hiring a contractor, whereas others are best left up to the professionals because the task requires too much expertise. However, fixing these problems sooner rather than later will save you money in both the short and long term. In the end, it is better to prevent the problems that could arise rather than wait for things only to get worse.



# The Biggest Home Warranty Myths

by Home Guide Plan / April 27, 2023

Home warranties are often misunderstood by homeowners and home buyers, leading to many myths and misconceptions about their coverage and benefits. This article will address some of the biggest home warranty myths and provide a more accurate understanding of what a home warranty can and cannot do for homeowners. By dispelling these myths, homeowners and homebuyers can make more informed decisions about whether a home warranty is right for them.

## What Is A Home Warranty Exactly?

If you're a homeowner, you may have heard the term "home warranty" before. But what exactly does it mean? Essentially, a home warranty is a contract between the homeowner and a warranty company that covers the cost of repairs or replacements for certain items in the home that may break down or malfunction. Commonly covered items include appliances, heating and cooling systems, and plumbing.

It's important to note that a home warranty differs from homeowner's insurance, which typically covers damage caused by natural disasters or theft. While a home warranty can provide peace of mind and save you money on unexpected repairs, it's important to carefully read the terms and conditions of the contract to fully understand what is covered and what is not.

## The Biggest Home Warranty Myths

It's no secret that there are a lot of myths and misunderstandings about home warranties. Here are some of the most common ones:

### Myth #1: Home Warranties Cover All Home Repairs And Appliances



**Reality:** Home warranties typically only cover certain appliances and systems, such as heating, ventilation, and air conditioning (HVAC) systems, plumbing, and electrical systems. Some policies may also cover major appliances like refrigerators and dishwashers, but not all repairs or replacements will be covered.

It's important to carefully read the terms and conditions of a home warranty policy to understand what is covered and what is not. Some policies may have exclusions or limitations on coverage, such as only covering repairs or replacements up to a certain amount or not covering pre-existing conditions.

Additionally, home warranties typically do not cover repairs or replacements due to homeowner negligence or misuse of the covered item. For example, if a homeowner fails to maintain their HVAC system and it breaks down, the home warranty may not cover the repair or replacement.

## Myth #2: Home Warranties Are Expensive



**Reality:** Home warranties can be affordable, especially compared to repairing or replacing a major system or appliance. The cost of a home warranty policy depends on the level of coverage and the deductible and can vary from company to company.

In general, the cost of a home warranty policy ranges from \$350 to \$600 per year. The savings from covered repairs or replacements can offset this cost. For example, if a covered repair costs \$500 and the deductible is \$75, the homeowner would only pay \$75, and the home warranty company would cover the remaining \$425.

It's important to compare the cost of a home warranty policy to the cost of repairing or replacing a major system or appliance without coverage. Homeowners should also consider the age and condition of their home and its systems and appliances when deciding whether to purchase a home warranty.

## Myth #3: Home Warranties Are A Waste Of Money



**Reality:** A home warranty can provide peace of mind and save homeowners money on unexpected repairs or replacements. In addition, many home buyers are attracted to homes with warranties, as it gives them added confidence in the purchase.

Home warranties can be especially beneficial for homes with older systems and appliances. As these items age, they are more likely to break down and require repairs or replacements. A home warranty can help homeowners manage the costs of these unexpected repairs or replacements.

Home warranties can also be a valuable selling point for homeowners. When selling a home, offering a home warranty can make the home more attractive to potential buyers and provide coverage during the listing period. This can give buyers added confidence in the purchase and make them more likely to make an offer.

## Myth #4: Home Warranties Only Benefit The Seller



**Reality:** Home warranties can benefit buyers and sellers in real estate transactions. For the seller, it can make the home more attractive to potential buyers and provide coverage during the listing period. For the buyer, it can protect against unexpected repairs and replacements.

When selling a home, offering a home warranty can make the home more attractive to potential buyers. It can give buyers added confidence in the purchase and provide peace of mind during the listing period. Additionally, the home warranty can cover the cost of a covered repair or replacement needed during the listing period, rather than the seller paying out of pocket.

A home warranty can protect the buyer against unexpected repairs and replacements. This can be especially beneficial for first-time home buyers who may not have the financial resources to cover unexpected repair or replacement costs. A home warranty can provide peace of mind during the first few years of homeownership when unexpected expenses can be a major burden.

Home warranties can also benefit buyers and sellers by preventing post-sale disputes. If a covered item breaks down shortly after the sale, the buyer may blame the seller for not disclosing the issue, even if the seller was unaware of the problem. By providing a home warranty, the seller can show that they took steps to ensure the home was in good condition at the time of sale and provide coverage for any unexpected issues.

## Myth #5: Home Warranty Companies Are Difficult To Work With



**Reality:** Like any service provider, some home warranty companies may have better customer service than others. Researching different companies and reading reviews before choosing a policy is important. Additionally, some home warranty companies have online portals that make it easy to file a claim and track the progress of repairs.

When choosing a home warranty company, it's important to consider factors such as coverage options, cost, deductibles, and customer service. Homeowners should read reviews and check the company's rating with the Better

Business Bureau. It's also a good idea to ask for recommendations from friends or family members who have previously used home warranty companies.



If a covered item breaks down, homeowners should contact the home warranty company as soon as possible to file a claim. The home warranty company will typically send a contractor to diagnose the issue and determine if it is covered under the policy. If the repair or replacement is covered, the homeowner will only be responsible for paying the deductible.

Homeowners should also be aware of their responsibilities under the home warranty policy. For example, some policies require homeowners to regularly maintain covered items to keep the coverage in force. If a covered item breaks down due to a lack of maintenance, the repair or replacement may not be covered.

## **Did You Know About These Common Home Warranty Myths?**

In conclusion, home warranties can provide peace of mind and save homeowners money on unexpected repairs or replacements. However, it's important to understand what is and is not covered under a home warranty policy and to choose a reputable home warranty company. By dispelling these home warranty myths, homeowners and homebuyers can make more informed decisions about whether a home warranty is right for them.

## To Regulate, or Not to Regulate: State Requirements for Home Inspectors



By **Tanner Weyland**

April 15, 2023

Last Updated April 20, 2023



If your state doesn't have state requirements for home inspectors, they may soon. As this article reports, some states, like Maine, experienced a massive migration of home buyers from more populous and expensive states into their less expensive and less crowded states during the COVID pandemic. This influx has led the receiving, unregulated states to rethink their stances regarding home inspector requirements because of the impact a home inspection can have on new residents.

When a buyer's home inspector inspects poorly, the buyer may have to pay additional costs to repair any unreported issue. This could include roof leaks, electrical issues, or any number of expensive repairs that their already strained wallet may not be able to handle. The hope with state requirements for home inspectors is that home buyers won't be hung out to dry by a rushed or poor transaction and inspection.

While Maine did not pass the bill to create state requirements for home inspectors at the time, you can expect that it and other states will consider doing so in the future. We discuss how regulations affect your business and what you can do to protect yourself from any lawsuit regarding these regulations. We'll also give you a starting point to learning more about your state-specific regulations.





# What kind of home inspector requirements do states set?

State requirements for home inspectors create a baseline of service and expertise for consumers. In some areas, fulfilling requirements provides you with necessary licensure to run your inspection business. In others, a license isn't required, but you do need to follow a state-established standard of practice.

Creating standards takes a certain amount of expertise. So, state governments often delegate creating home inspector regulations to a separate regulatory body, like a board or organization, that is more familiar with the industry. If you're looking for specific information on the regulations in your state, the most reliable source is always the regulatory entity for your state. (For links to regulatory information by state, check out the chart towards the end of this article.)

The types of regulations or state requirements for home inspectors that you can expect to see will generally fall into a few categories:

- Training requirements
- Insurance requirements
- State-specific standards of practice
- General requirements

Below, we explore each of these types of requirements.



## Training Requirements

Inspectors begin their businesses with varying levels of relevant experience. Were you a contractor who knows the insides and outs of any home? Great, you'll be better prepared to inspect. However, the home inspector requirements in your state may have you take just as much training as someone who has never worked in construction or general contracting before.

The reason that states require training is for quality. So long as every active inspector completes the same level of education, each should provide an acceptable inspection. Furthermore, training requirements create a barrier to entry into the profession, barring untrained inspectors from entering the marketplace.

What do training requirements actually look like? They often dictate you complete specified courses provided by approved inspection schools. The type of course and its length varies significantly by state. Mississippi, for example, requires a 60-hour course to be licensed, while North Carolina requires a 120-hour course.

In addition to in-class training, many states require in-field experience. Whether this experiential portion can be covered through a course that includes field visits or through shadowing another inspector depends on your state, too.

Finally, your instruction may have a capstone requirement of passing an approved exam. While the National Home Inspection Exam (NHIE) is the most common choice, your state could have a state-specific exam. Be sure to study the materials you covered while training, as well as the study materials offered by the exam provider.

# Insurance Requirements

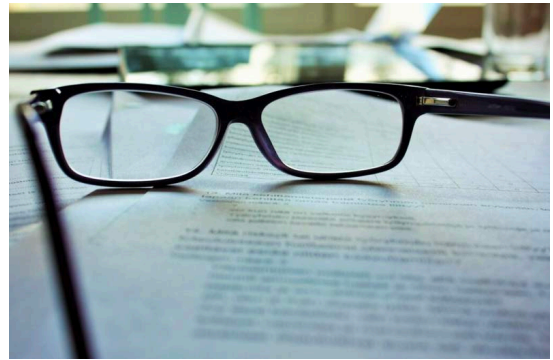
A state licensing board requires you to carry home inspector insurance to protect both you and your clients. Whether it is water damage, a ceiling hole, or anything in between, if you damage a client's home during an inspection, both of you will want to know that the damage is covered. Luckily, general liability (GL) insurance can cover property damage and bodily injury if that becomes necessary. (To learn about the top five general liability claims that inspectors face, read this post.)

Even more common than GL claims and accidents are complaints regarding missed or unreported defects. Regardless of fault, these accusations can blow up into expensive lawsuits for both the client and the home inspector. Because of this, more and more states are requiring inspectors to carry errors and omissions (E&O) insurance.

If a state requires you to carry insurance, they'll tell you the type and limits that you're required to carry. Then, to prove you're carrying adequate insurance, they'll ask for a certificate of insurance, which you can get from your insurer after purchasing coverage.

## State-Specific Standards of Practice

To dictate what a typical inspection should or should not cover, many states adopt standards of practice (SOPs). These documents break down inspections by components or systems and explain your scope. SOPs protect consumers by ensuring clients receive thorough and consistent inspections. They also protect you by defining what is and isn't included in your services.



Your inspection agreement should list the SOP that you follow. If you are inspecting in a state with its own established SOP, that is the one that you should list in your agreement. Should you belong to an association, you may be tempted to list both your state's SOP and your association's SOP, but doing so isn't a good idea. If you have two standards, claimants can weigh the SOPs against each other in a lawsuit. Having one SOP eliminates confusion and elevates your defense.

## General Requirements

Alongside other industry-related state requirements for home inspectors, many states have generalized criteria. A common example is with high school education or age. Your state might require you to be a certain age (often 18 or 21) or older before you can inspect professionally. Other states may require you to have a high school diploma or the equivalent (a GED, for example).

Another example of a common general requirement is a background check. Most states partner with a third-party provider to verify you are who you claim to be and check your criminal record, education, and employment history. They may require you get fingerprinted as part of the process. If you have committed any criminal offenses, those incidences may restrict your ability to inspect. If you are concerned about how a past criminal offense may affect your chances at inspecting, contact your licensing board.

## Can you be a home inspector in multiple states?

If you inspect in multiple regulated state, you'll want to know and meet the requirements for both states. Thankfully, many of the licensing requirements may overlap, such as the insurance or training requirements, so you may be able to kill two birds with one training. So long as you meet the minimum requirements of each state and follow the correct procedure to get licensed, you'll be ready to go.

Remember, however, that if you're inspecting in multiple states that have their own state-specific SOPs, you shouldn't use the same inspection agreement for every state. You should work with a lawyer to create state-specific agreements that were written with each separate state's regulations, code of conduct, and SOPs in mind, such as InspectorPro's state-specific model inspection agreements.

## Should I try to meet similar criteria even if my state doesn't require it?

The previous state requirements for home inspectors were designed with the goal of increasing competency by creating a bar that they must jump over. However, you might wonder what you should do if you are in an unregulated state. Are these requirements just a bunch of bother that you don't actually need?

Let's say that you're the type of inspector who has a lot of inspection-adjacent experience through contracting, but you live in an unregulated state. Is training worth it? Yes—especially in the daily work of home inspecting, like report writing, marketing, and standards of practice. Getting some basic training from an instructor who can answer questions, with fellow inspectors that can share their experiences, and from a curriculum that can provide you a foundation may be just what you need to start on the right foot.

Whether your state requires insurance or not, insurance provides peace of mind. Claims happen all the time to both good and bad inspectors. In fact, over half of all home inspectors can expect to face at least one claim in their careers. These claims can be expensive, drawn out, and even ridiculous when facing unreasonable claimants. Rather than having a worst-case scenario, carry E&O and GL insurance for defense and payout help.

If you don't have a state SOP, should you even follow one? Furthermore, should you list one in your pre-inspection agreement and report? Absolutely. An SOP is like a documented scale that you and your clients can measure your inspections against. If they have unrealistic expectations, like tearing down a wall like they do in HGTV, you can have your SOP back you up when you refuse.

As mentioned before, many associations have SOPs that you can use, should you be a member. Adopt the SOP you know and respect.



## Stay up to date on the regulations in your state.

States introduce and pass changes and amendments, and licensing boards alter and tweak requirements and standards all the time. Keep up to date on your state's requirements for home inspectors—even if you inspect in a state that's not currently regulated. As more lawsuits and legislations get introduced, there's an increased likelihood that your state may introduce requirements.

What is the best way to keep up to date? Be involved in a local home inspection community. Even if you are not tuned into the recent changes, there is a good likelihood that someone else in your group or chapter will be. Furthermore, if you check the website for your state's regulatory body, they'll often post any changes that have happened or that will happen in the near future. Make a habit of checking occasionally throughout the year—perhaps pick a day every year (one that you can remember, such as a business anniversary) when you will review any changes to the SOPs and code of conduct in your state. This will help you stay up to date on regulations.

## Which states regulate home inspectors?

If you are curious about where your state stands, look at the list below:

State	Regulated?	Regulatory Organization
Alaska	Yes	Division of Corporations, Business and Professional Licensing
Alabama	Yes	Alabama Department of Finance Division of Construction Management
Arkansas	Yes	Arkansas Home Inspector Registration Board
Arizona	Yes	Arizona State Board of Technical Registration
California	No	*Affected by California Trade practice act (Chapter 338)
Colorado	No	N/A

<b>Connecticut</b>	Yes	Department of Consumer Protection, License Services Division
<b>D.C.</b>	No	N/A
<b>Delaware</b>	Yes	Delaware Board of Home Inspectors
<b>Florida</b>	Yes	Florida's Division of Professions Home Inspectors Licensing Program
<b>Georgia</b>	No	N/A
<b>Hawaii</b>	No	N/A
<b>Iowa</b>	No	N/A
<b>Idaho</b>	No	N/A
<b>Illinois</b>	Yes	Illinois Department of Financial & Professional Regulation
<b>Indiana</b>	Yes	Indiana Professional Licensing Agency
<b>Kansas</b>	No	N/A
<b>Kentucky</b>	Yes	Kentucky Board of Home Inspectors
<b>Louisiana</b>	Yes	The Louisiana State Board of Home Inspectors



<b>Massachusetts</b>	Yes	Board of Registration of Home Inspectors
<b>Maryland</b>	Yes	Maryland Department of Labor, Licensing & Regulation
<b>Maine</b>	No	N/A
<b>Michigan</b>	No	N/A
<b>Minnesota</b>	No	N/A
<b>Missouri</b>	No	N/A
<b>Mississippi</b>	Yes	Mississippi Home Inspector Division
<b>Montana</b>	Yes	Montana Department of Labor and Industry
<b>North Carolina</b>	Yes	Home Inspector Licensure Board
<b>North Dakota</b>	Yes	North Dakota Secretary of State
<b>Nebraska</b>	Yes	Nebraska Secretary of State Licensing Division
<b>New Hampshire</b>	Yes	New Hampshire Board of Home Inspectors
<b>New Jersey</b>	Yes	New Jersey State Board of Professional Engineers and Land Surveyors
<b>New Mexico</b>	Yes	The New Mexico Home Inspectors Board
<b>Nevada</b>	Yes	Department of Business and Industry Nevada Real Estate Division
<b>New York</b>	Yes	New York Department of State

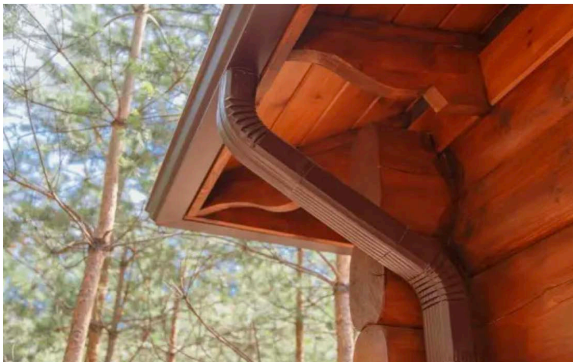
<b>Ohio</b>	Yes	Ohio Division of Real Estate & Professional Licensing
<b>Oklahoma</b>	Yes	Oklahoma Construction Industries Board
<b>Oregon</b>	Yes	The Oregon Construction Contractors Board
<b>Pennsylvania</b>	Yes	*Unlicensed, but affected by Title 68
<b>Rhode Island</b>	Yes	Rhode Island Contractors' Registration and Licensing Board
<b>South Carolina</b>	Yes	South Carolina Department of Labor, Licensing, and Regulation
<b>South Dakota</b>	Yes	South Dakota Real Estate Commission
<b>Tennessee</b>	Yes	The Tennessee Department of Commerce and Insurance
<b>Texas</b>	Yes	Texas Real Estate Commission
<b>Utah</b>	No	N/A
<b>Virginia</b>	Yes	The Virginia Department of Professional and Occupational Regulation
<b>Vermont</b>	Yes	Vermont Office of Professional Regulation
<b>Washington</b>	Yes	Washington State Department of Licensing
<b>Wisconsin</b>	Yes	Wisconsin Department of Safety and Professional Services
<b>West Virginia</b>	Yes	West Virginia State Fire Marshal
<b>Wyoming</b>	No	N/A

# Signs Your Gutters Need Replaced

by Home Guide Plan / April 21, 2023 / Home Repair

Gutters are an essential part of any home's exterior, responsible for directing rainwater away from the foundation and preventing water damage. While gutters are designed to last for several years, they can become damaged or worn out over time, compromising their functionality. Ignoring the signs of gutter damage can lead to costly repairs and damage to your home's foundation. To help you avoid this, this article will discuss the key signs that indicate your gutters need replaced, helping you keep your home protected and in excellent condition.

## The Role Gutters Play In Protecting Your Home



When it comes to protecting your home, the role of gutters cannot be understated. Gutters are responsible for directing rainwater away from your home, preventing water damage to your roof, walls, and foundation. Without gutters, rainwater has nowhere to go but to pool around your home's foundation, leading to cracks, leaks, and other issues.

By properly diverting rainwater, gutters can help prolong the life of your home and save you money on costly repairs. Regular maintenance, such as cleaning out debris, is necessary to ensure your gutters continue to do their job effectively. So the next time you overlook your gutters, remember their crucial role in protecting your home.

## Signs Your Gutters Need Replacing

All too often, homeowners ignore the condition of their gutters, assuming they'll continue to work forever. Unfortunately, this isn't the case, and you need to be aware of the key signs that indicate your gutters need to be replaced.

### Cracks And Leaks



Cracks and leaks in your gutters may seem like minor issues, but they are actually indications that it's time to replace them. Gutters are critical to your home's roofing system, as they channel rainwater away from your house to prevent water damage. When gutters are cracked or leaking, they cannot perform their job effectively, leaving your home vulnerable to water damage.

Water can seep through the cracks and leaks and cause damage to the foundation, walls, and even the roof. If you notice any cracks or leaks in your gutters, it's essential to have them replaced promptly to avoid costly repairs down the line.

## Pooling Water

Pooling water around your home is not only a nuisance but it's also a sign that your gutters are not in good shape. When gutters are working correctly, they channel water away from your home's foundation, preventing damage to your home's structure. But over time, gutters can become clogged with debris, rusted, or improperly installed, causing water to pool around the base of your home. This can lead to a multitude of issues, including foundation damage, wood rot, and even pest infestations.



If you notice water pooling around your home, it's essential to have your gutters inspected by a professional to determine if they are in need of replacement. Don't let pooling water cause costly damage to your home – stay ahead of the curve by ensuring your gutters are functioning properly.

## Sagging

Over time, gutters can become weighed down with debris and excess water. This can cause them to shift and lose their shape, leading to unsightly sagging. In addition to being an eyesore, sagging gutters can also impact the functionality of your drainage system, preventing water from effectively moving away from your home's foundation.



If your gutters are sagging, it's important to act fast and have them replaced to prevent further damage. Don't let this common problem sneak up on you; take a proactive approach by regularly inspecting your gutters and scheduling any necessary repairs or replacements.

## Peeling Paint



When the paint on your house begins to peel, it can be a sign of a much bigger problem: damaged or worn-out gutters. Gutters are an essential component of your home's exterior, as they collect rainwater and direct it away from your foundation. When gutters become clogged with debris or damaged, water can overflow and begin seeping into your house's walls. This excess moisture can cause the paint on your house to peel, revealing a problem you should not ignore.



When this happens, it's clear that water is beginning to damage your home and that it's time to replace the gutters. Left unchecked, water damage can seep through the walls into the interior of your home, creating even more problems. So don't wait until it's too late – if you notice your paint is peeling, contact a professional to inspect your gutters and determine the proper course of action.

## Rust



If you've noticed rust on your gutters, it's crucial not to ignore it. Rust is a clear indication that your gutters are in dire need of replacement. But why does this happen? Over time, gutters are exposed to harsh weather conditions, especially if they're not properly installed or maintained. This exposure leads to oxidation and rust formation, which weakens the material and makes it prone to damage. Additionally, debris buildup and clogs in the gutters can create puddles of standing water, accelerating the rusting process.

Therefore, it's crucial to keep your gutters clean and clear of debris and check them periodically to prevent extensive rust formation. Doing so will keep your gutters in top condition and ensure that your home's foundation and landscape remain protected from water damage.

## Breaks In The Seams

When water starts seeping out from the seams of your gutter, it is a clear sign that they are not in good shape. This often happens due to wear and tear over time, along with exposure to extreme weather conditions. The metal on your gutters can expand and contract, causing the seams to break apart, and water can easily seep through tiny cracks.

Other contributing factors include clogged drains, improper installation, or incorrect pitch. If you notice water seeping through the seams of your gutters, it's time to have them replaced. Ignoring this problem will only cause further damage and cost more in the long run.



## Be Aware Of The Signs Your Gutters Need Replaced!

By being aware of the signs your gutters need to be replaced and taking proactive measures, you can save yourself from costly repairs and protect the value of your home. Whether it is something small like rust or something more serious like peeling paint, make sure to pay attention to the condition of your gutters and have any necessary repairs done promptly. After all, a well-maintained gutter system is essential for keeping your home safe, functional, and looking its best.



## How to Do A Termite Inspection



## Termite Detection and Prevention Tips

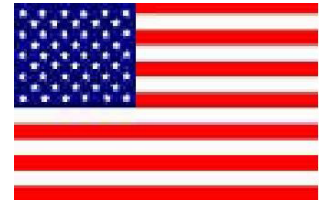


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