# CAHL MONTHLY NEWS



#### **Presidents Corner**

#### "Spring"

With the recent sunshine and temperatures in the 40's is it too early to welcome the Spring market?

Will the Fed finally start to cut interest rates?

Our industry for the most part is guided and dictated by peoples perceptions, whether right or wrong, or they are based upon solid grounded facts. Quite often, over the years, it has been a news article or news broadcast that seems to push the market either positive or negative. Sadly it is more often the negative, the doom and gloom, that sells magazines, newspapers, and generates "clicks."

As an industry we are currently faced with numerous negatives and misconceptions that are driving the negative. "The interest rates are too high" causing people to reassess and wait in their pursuit of a home. "You need to wave your inspection contingency if you want your offer accepted" causing buyers, often the most vulnerable, to waive their right to an inspection to "win" a deal in some cases with a potentially deadly unknown that is present within their new home.

If you have been in our industry long enough you likely have discovered issues that, if not discovered and corrected, would have either cost your client a large sum of money or more important may have cost them their lives.

First time home buyers will always enter the market with dreams and exuberance. Retirees will always consider the "snow bird" life style. People will always change, lose or get a new job which typically results in the purchase or sale of a home and sadly people will pass and an estate will also transition into a sale.

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#### **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.

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#### **Meeting Date!**

February 28th

Membership Meeting 7:00 - 9:00 pm

Presenter -

Blake Black with Black Widow Pest & Wildlife Specialists

Location Best Western Plus, 201
Washington Avenue,
North Haven, CT 06473
\*restaurant and bar is now open\*

Check Events page of CAHI Web Site for details and for registration!

#### **Presidents Message Continued:**

In reconnecting with agents and speaking with friends the general mood that I am getting is the cautious optimism that things are starting to improve. That Spring, as always, is the chance for a fresh start and new beginning......to new beginnings and a healthy, prosperous year for all of us.

As always I ask each and every one of you for your thoughts and comments relative to the organization.

My direct email is: dkristians@aol.com.

Best,

Dan Kristiansen President



January 2024, CAHI Law Seminar was presented by Aaron Menlove from Inspector Pro Insurance program.

Thank you to Aaron for his presentation and thank you to everyone who attended the Seminar and dinner.

## 10 Tricks Sellers Use to Pass Home Inspections





SPEEDKINGZ/SHUTTERSTOCK

Here's how to outsmart sellers who use sneaky tricks to pass home inspections.

<u>Buying a home</u> may be the biggest purchase you'll ever make. So it makes sense to do everything possible to ensure you're making a sound investment. Unfortunately, that can be difficult when unscrupulous seller use tricks to pass home inspections. Here are the 10 most common tricks, and how you can outsmart each one.

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## **Painting Over Problem Areas**



MILOSRADINOVIC/GETTY IMAGES

<u>Fresh paint</u> itself is not a sign of dishonesty, but it can be used to <u>cover water stains</u>, mold and more. "Man honest sellers use paint to update or freshen up walls," says Nick Gromicko, founder of the International Association of Home Inspectors. "I'd just take note if many areas were recently painted and mention that t your <u>home inspector</u>." You can also ask the seller for beforeand-after photos.

### **Remaining in the Dark About Potential Problems**

By law, a seller cannot be held liable for problems he or she didn't know about. Thus, many sellers won't have mold or <u>radon tests</u> performed when it's time to sell. Some will even tell potential buyers they don want to know what the home inspection reveals. This is all the more reason to <u>get</u> a thorough home inspection that includes mold and radon tests.

#### **Not Mentioning Issues by Former Occupants**

Rental homes tend to take more of a beating than owner-occupied homes. And a <u>flipped home</u> may habeen in really rough shape before renovations occurred.

## **Downplaying Any Concerns You Raise**

Consider it a <u>red flag</u> if a seller brushes aside your questions. Sellers often do this when they don't want t admit they haven't kept up with maintenance and repairs. If a seller minimizes issues, check for signs of spotty maintenance like old <u>air filters</u>, broken appliances and crumbling masonry. You can also ask for documentation that repairs were performed.

#### **Strategically Placing Decor Over Problem Areas**

Sneaky sellers will block problem areas with artwork, shelves and furniture. Others, Gromicko says, may stack moving boxes around areas they don't want <u>potential buyers</u> to see. Take note of any furniture or decor that seems out of place, and don't be afraid to ask the seller to move anything so you can see things with your own eyes.

### **Disguising Problems With New Carpet**

"Carpet can reveal a lot — if there were pets in the house, if a <u>sewage backup</u> occurred or if the house had mold," says Gromicko. Like adding a fresh coat of paint, <u>new carpet</u> does not necessarily mean a seller is trying to hide something. But the chance always exists that they might. That's why it pays to carefully re over the seller disclosure to learn about any known issues with the house.

#### **Using New Construction as a Decoy**

Notice lots of new drywall and other signs of a recent <u>renovation</u>? If so, you might want to ask the seller wh and give your home inspector a head's up. Dishonest sellers will often go on a home improvement spree t camouflage issues. Fortunately, a good home inspector will still spot them. "Hire a certified master home inspector," says Gromicko, who notes that some states have no or very little licensing requirements for home inspectors. A certified master home inspector has at least three years of experience, and has completed at least 1,000 fee-paid inspections and/or hours of training and education combined.

## **Removing Evidence of Damage**



JENS\_LAMBERT\_PHOTOGRAPHY/GETTY IMAGES

Some of the ways sellers hide damage from water, <u>termites</u> and more is by removing any sign of trouble, such as damp cardboard boxes and termite-damaged <u>baseboards</u>. Because there's no way to detect issues if a seller removed the evidence, Gromicko suggests hiring a home inspector who uses an infrared camer "An infrared camera can <u>detect mold</u>, overheated wires, <u>termite</u> damage and water damage," according t Gromicko.

### Playing "Dumb"

Some sellers will say they can't remember when something like the <u>roof was replaced</u>. Others will give y ballpark guess. And still others, like flippers, will claim they never lived in the house and don't know. In these instances, push for answers and consider making needed disclosures a part of the purchase. Your home inspector can tell you the <u>age of appliances</u>, systems and structural components and when they'll need t be replaced.

#### **Restricting Access**

Sellers with something to hide will sometimes bar access to attics, <u>circuit breakers</u>, crawl spaces, sump <u>pumps</u> and more. Restricting access to you or your home inspector is a big red flag. Definitely think twic about doing business with anyone who won't give you an unfettered look at a house you're considering.

# Generator Safety

A generator can be a great backup plan if the power goes out, but it must be used safely.

## **Generator Safety Precautions**

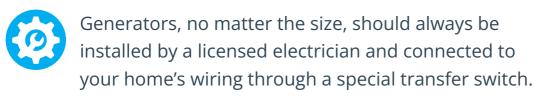
Taking the proper precautions can help protect you, your family, your neighbors and our crews working to restore power.

### Buying



Ensure that the generator you purchase is the right size for your needs and is only used to power essential appliances or equipment.

## Installing



This ensures electricity produced by the generator does not back-feed into our electrical lines, endangering the lives of utility line technicians.

#### Proper use

Always run the generator outdoors and as far from the house as possible. Make sure it is kept away from doors, windows and air vents to avoid potentially fatal carbon monoxide poisoning.



Installing a carbon monoxide detector in your home can help you avoid a buildup of toxic fumes from generators.



Gasoline is highly flammable. Be sure that the generator is turned off before adding fuel.



Keep children and pets away from the generator at all times.

Turn off the main power switch in your home before operating the generator. Your generator should always be turned off while you are sleeping and when you are away from home. All equipment and appliances being powered by the generator should be turned off before the generator is shut down.





Water frozen in a toilet tank and toilet bowl. One thing to be alert for in estate sales, abandoned/ unoccupied homes, make sure the thermostats have batteries.

Also another good reason to make sure heating system is turned back on if you shut it off during an inspection.

Contact CAHI c/o
Dan Kristiansen
394 Shelton Avenue
Shelton, CT., 06484

Email: dkristians@aol.com

Web: www.ctinspectors.com

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CAHI Executive Board		CAHI Presidents	CT Home Inspection Licensing Board	
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	John P Swokla 860-604-6312	Pete Petrino	The Licensing Board meetings are held at 9:30 am Dept of Consumer Protection 165 Capitol Avenue. Hartford The public is always welcome.	
	Bruce Walsh 860-622-1110	Dwight Uffer  They have served as our		
	Louis Nero Jr 860-980-0316	primary leaders and in other capacities since 1992.		
	Brian Filush 203-895-0921	Please thank them for their service when you have a chance.		