

THE HOMEOWNERS JOURNAL

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How to Choose a Home Inspector

By **JAMES QUARELLO**

Connecticut is one of the first among a growing number of states to have instituted licensing for Home Inspectors. Along with licensing come new rules and regulations regarding how inspectors must perform their inspections, write their reports and conduct themselves with regard to their clients. Thankfully the days of anyone just hanging up a shingle and calling themselves a Home Inspector are gone. New inspectors must pass over many hurdles on the way to becoming a fully licensed home inspector. All inspectors are now required to attend continuing education and must conduct their inspections to minimum state standards and adhere to a Code of Ethics. This presents many advantages for the consumer who needs the services of an inspector. Let us explore some of these requirements and how they may be beneficial to the savvy homebuyer.

First there are two types of Home Inspectors operating in Connecticut, fully licensed Home Inspectors (license prefix HOI) and

Home Inspector Interns (license prefix HOP). Both are licensed through the Department of Consumer Protection. The difference being the Intern has not yet satisfied all of the state requirements for full license status. Interns work under the supervision of a fully state licensed Home Inspector.

As mentioned previously all inspectors are obligated to perform inspections to minimum state standards. The Home Inspector is *required* to give an initialed copy of the state-mandated standards to the customer for review with the home inspection report. The home inspection report itself must contain certain and specific information based upon these standards. You should be wary of any inspector who presents a few pages long inspection report. The state standards themselves are seven pages in length.

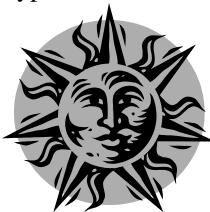
It would seem evident that this system is quite favorable to the consumer, but as with most organization there are flaws. The burden rests on the homebuyer to thoroughly

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AIR CONDITIONER MAINTENANCE

By **JAMES QUARELLO**

With the onset of warmer weather attention turns to our air conditioning systems. No matter what type we own, centralized, individual room units, or a heat pump, preparing them for the cooling season is important to trouble free operation and energy efficiency.



Central Air Systems

1. Keep outdoor condenser units free

from debris as needed. Anything obstructing the unit will impede its ability to dissipate heat effectively causing the unit to work harder.

2. Clean or change air filter once a month. The air filter is the most important part of your cooling system. If it becomes clogged, then your system will have to work harder and longer to supply the same amount of cool air. A filter that becomes excessively clogged and left unchanged can cause the unit to freeze up resulting in serious and costly damage.

3. Clean indoor coil once a year. A dirty coil will hinder the unit's ability to cool the air moving through the unit. This makes the unit work harder wasting energy and money.

4. Brush and vacuum the fan blades and fan enclosure area once a year to keep your air conditioner running at maximum efficiency.

5. Clean drain line once a year. A clogged drain will not allow condensation to drain properly causing potential water damage to your home.

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screen the company that they ultimately will choose to perform their home inspection. Here are some tips for interviewing your home inspection company.

Don't price shop: The first rule is not to choose an inspector solely based on price. You are paying, in most instances, hundreds of thousands of dollars for your new home. Don't skimp on what you pay the professional who is there to determine whether this is in fact your "Dream House" or the proverbial "Money Pit". The price range between what most home inspection companies charge is usually \$50.00 to \$100.00. Saving a few dollars now may cost you thousands later. Remember the golden rule; you usually get exactly what you pay for.

Ask for qualifications: Ask for the inspectors' license number, are they members of any professional organizations, what is their experience, how long does the inspection take, what type of report do they use and most important, when will you receive it. Do they perform any additional services such as radon or water testing? Do they have the proper training or certifications, when necessary, to conduct these tests? If you desire proof of insurance ask for it *before* the inspection. Home inspectors will carry E & O (Errors & Omissions) insurance but are not obligated to do so.

An important but often overlooked qualification is a home inspectors membership in professional organizations. Be careful, do not take any organizational affiliation at face value; they are all not

alike. Some organizations require prospective individuals to pass rigorous competency exams and possess a certain degree of overall experience to become members. And then require members in addition to paying yearly dues to participate in a specified amount of continuing education. Other organizations simply ask for yearly dues to attain and remain members. Be sure to explore this topic thoroughly with each company you interview. This can enlighten you about their commitment to a quality job for their customers.

Personal recommendations: Did your favorite aunt, brother, co-worker, etc. just recently buy a house? If so they most likely had a home inspection. Talk with them about the company that did the inspection on their home. Good or bad it's information you can use in narrowing down your choices.

Research: Most home-buyers spend a lot of time researching homes, neighborhoods and mortgage rates, but they never think about a home inspection until the purchase contract is signed. Now they are under a time constraint to find an inspector, have the inspection and any ancillary services completed and get and read the report.

Do your research ahead of time. When the time comes to have an inspection you will be ready, not rushed. Remember this is your only opportunity to find out exactly what you are buying. Don't be unprepared and choose a company hastily.

If you are unsure about any inspector's credibility you may check with The De-

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partment of Consumer Protection @ **860-713-6000** or on the web @ **www.ct-clic.com**. Home Inspectors are listed under the Home Improvement and New Home Construction category.

A few last tips. Have your questions ready in advance before you begin calling to interview companies. Use the same questions when speaking with each company and compare like services. When you have narrowed the field down to two or three companies decide which one of them sounded the most likely to thoroughly explain things to you. Or the company that came across as the most patient or answered your questions without making you feel uncomfortable or rushed. You want someone you are relaxed with and confident in. Remember the inspector's first job is to "educate the consumer". Make certain your home inspector will be there to educate you.

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Individual Room Units

1. Clean air filter once a month while in use. The air filter is the most important part of any cooling system. The same rules apply to this type unit filters, as do the central air systems. The difference here is if the unit freezes and breaks, you will most likely be purchasing a new A/C unit rather than repairing it. Depending upon the size it is often not worth the cost to fix this type of unit.

2. Clean exterior fins once a year. Exterior fins are responsible for dissipating heat. Dirty fins cannot perform their job as effectively, wasting electricity and money.

Heat Pumps

These systems are unique in that they supply cooling and heating from the same coils and condensing unit. Refer to the maintenance routine for the central air systems and follow accordingly.

Most of the maintenance tasks talked about here can be performed easily by

the homeowner. Be sure to keep in mind when you are working on the unit to use good safety practices. *Always* disable the power supply before beginning any work. If you are not sure how to perform a job, call a professional. If you are not the do it your self-type any heating/cooling service provider can set you up with a seasonal maintenance contract. If you adhere to these guidelines your cooling system will function more effectively and cost less to run. Ultimately it should provide you with years of trouble free operation.