

## **FYI from BHI**

*To all of our valued colleagues, customers, friends, and associates, we thank you for your support over the past nine years. We look forward to serving you for many years to come.*

*After a four-year hiatus, we are resurrecting our newsletter. Hopefully, you'll find some value in the information that we provide. If there are topics which you desire information about, please let us know. Please feel free to share this with others.*

## **Electrical Safety**

Electricity is an essential part of our lives. However, it has the potential to cause great harm. Electrical systems will function almost indefinitely, if properly installed and not overloaded or physically abused. Electrical fires in our homes claim the lives of 485 Americans each year and injure 2,305 more.

Some of these fires are caused by electrical system failures and appliance defects, but many more are caused by the misuse and poor maintenance of electrical appliances, incorrectly installed wiring, and overloaded circuits and extension cords.

### **Some safety tips to remember:**

- ⇒ Routinely check your electrical appliances and wiring.
- ⇒ Frayed wires can cause fires. Replace all worn, old and damaged appliance cords immediately.
- ⇒ Use electrical extension cords wisely and don't overload them.
- ⇒ Keep electrical appliances away from wet floors and counters; pay special care to electrical appliances in the bathroom and kitchen.
- ⇒ Don't allow children to play with or around electrical appliances, such as space heaters, irons and hair dryers.
- ⇒ Keep clothes, curtains and other potentially combustible items at least 3 feet from all heaters.
- ⇒ If an appliance has a three-prong plug, use it only in a three-slot outlet. Never force it to fit into a two-slot outlet or extension cord.
- ⇒ Never overload extension cords or wall sockets.
- ⇒ Immediately shut off, then professionally replace, light switches that are hot to the touch, as well as lights that flicker.
- ⇒ Use safety closures to childproof electrical outlets.
- ⇒ Check your electrical tools regularly for signs of wear. If the cords are frayed or cracked, replace them. Replace any tool if it causes even small electrical shocks, overheats, shorts out or gives off smoke or sparks.



**From Electrical Safety - Int'l Association of Certified Home Inspectors**



Volume 4, Issue 1

July 1st, 2016

### **It happened in July:**

**July 2, 1881 -**

President James A. Garfield was shot and mortally wounded as he entered a railway station in Washington, D.C. He died on September 19th.

**July 6, 1885 -**

Louis Pasteur gave the first successful anti-rabies inoculation to a boy who had been bitten by an infected dog.

**July 20, 1969 -**

A global audience watched on television as Apollo 11 Astronaut Neil Armstrong took his first step onto the moon.

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## Florida foreclosure rate dropping faster than anywhere, firm says.

Sales of distressed homes in Florida still rank among the highest in the nation, but they are decreasing at a faster clip than anywhere else.

[Short sales and properties owned by lenders accounted for 17 percent of all home sales throughout the state in March](#), according to a new report by real estate researcher CoreLogic.

[Florida ranked fourth in the U.S. for the share of distressed sales.](#)

But those sales were down from 22 percent one year earlier, which CoreLogic said was the largest decline of any state.

However, Florida remained well ahead of the 9.9 percent share of distressed sales nationwide. Dis-

They who can give up essential liberty to obtain a little temporary safety deserve neither liberty nor safety.  
- Benjamin Franklin

tressed sales peaked in the U.S. at 32.4 percent in January 2009.

“While distressed sales play an important role in clearing the housing market of foreclosed properties, they sell at a discount to non-distressed sales, and when the share of distressed sales is high, it can pull down the prices of non-distressed sales,” CoreLogic said.

“There will always be some level of distress in the housing market, and by comparison, the pre-crisis share of distressed sales was traditionally about 2 percent. If the current year-over-year decrease in the distressed sales share continues, it will reach that ‘normal’ 2-percent mark in mid-2018,” the researcher said.

[The Tampa-St. Peters-](#)

[burg-Clearwater region](#) posted an 18.6 percent share of distressed sales, [third highest among the nation’s 25 largest metro areas.](#) Orlando-Kissimmee-Sanford was right behind at 18.2 percent.

Nationally, lender-owned sales accounted for 6.8 percent and short sales accounted for 3.2 percent of total home sales in March. The lender-owned sales share was 2.4 percentage points below last year and the lowest for the month of March since 2007. The short sales share fell below 4 percent in mid-2014 and has remained in the 3 to 4 percent range since.

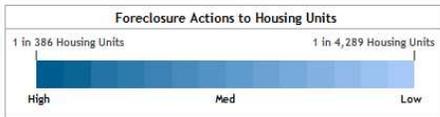
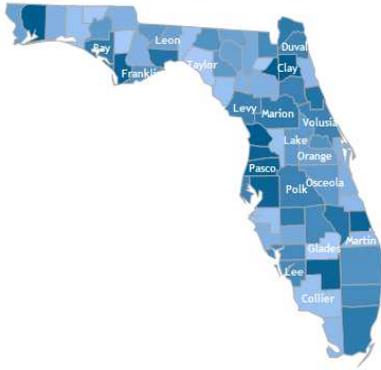
June 17, 2016

By: [John Hielscher](#) Herald Tribune

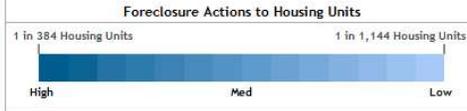
You will never be happy if you continue to search for what happiness consists of. You will never live if you are looking for the meaning of life. - Albert Camus

## May 2016 - RealtyTrac Foreclosure Rate Chart - Florida & Counties

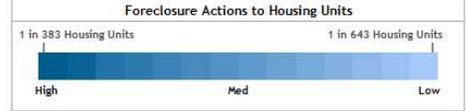
### Florida



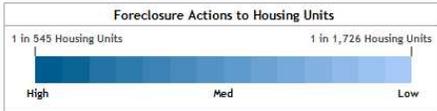
### Hillsborough



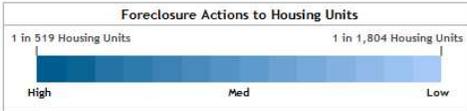
### Pasco



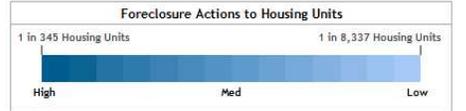
### Pinellas



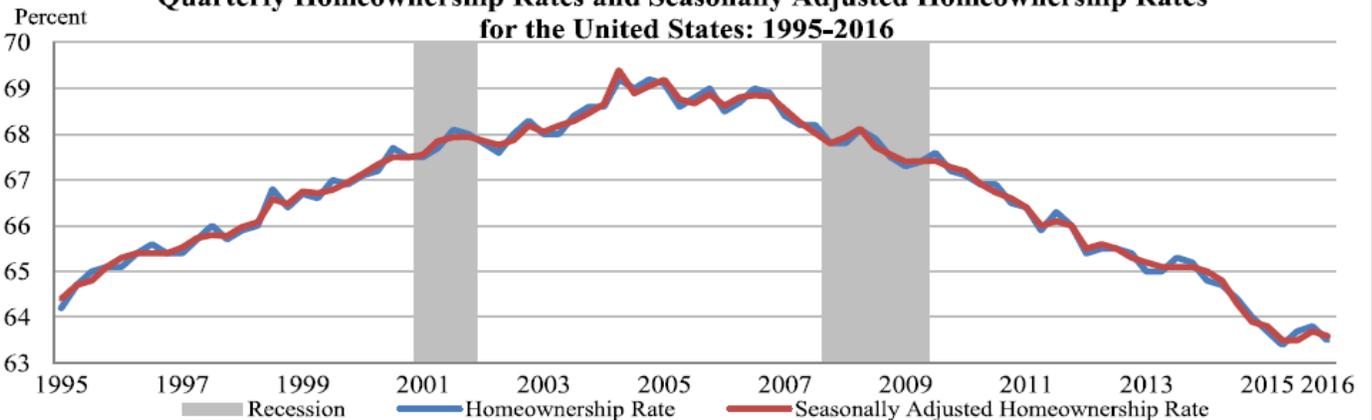
### Charlotte



### Lee

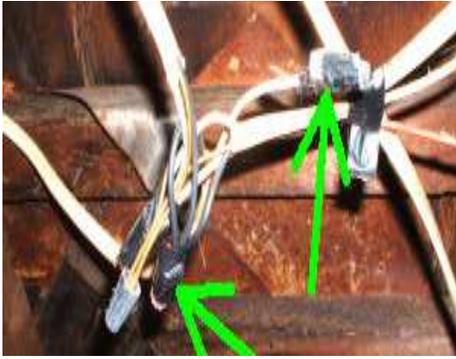


**Figure 4**  
**Quarterly Homeownership Rates and Seasonally Adjusted Homeownership Rates**  
**for the United States: 1995-2016**



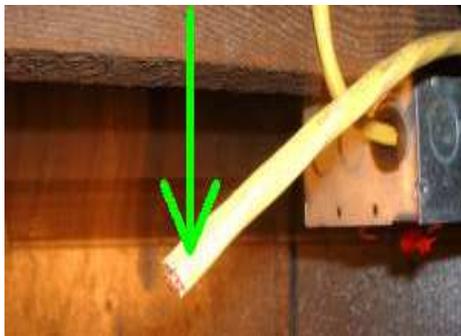
Source: U.S. Census Bureau, Current Population Survey/Housing Vacancy Survey

# Common electrical issues



**Improper wire junctions** – where two or more wires meet, this wire junction is required to be wire nuted and enclosed in an approved junction box.

This is required for several safety reasons, namely to help limit a shock hazard.

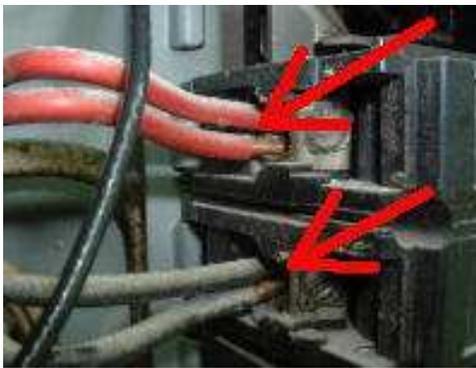


Where a wire stops (terminates), it should also be wire nuted and enclosed in an approved junction box.

Even if the wire is no longer in service or live, years down the road someone could connect something on the other side of the home and all of a sudden this unterminated wire can become energized and create a shock hazard.

**The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy.**

**- Martin Luther King, Jr.**



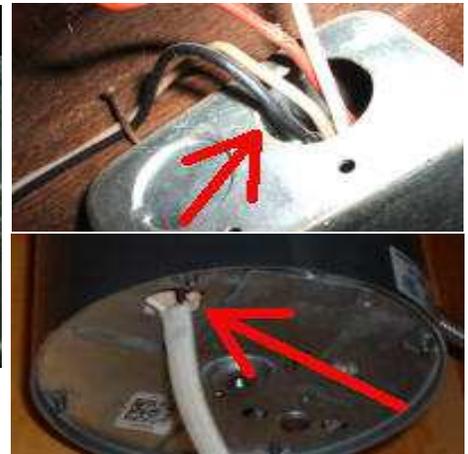
**Double Tapped & Double Lugged Circuit Breakers** – circuit breakers are normally designed to accept one (1) wire safely.

Generally, the term 'double tapping' means having multiple wires connected to the location where the main service cable connects at the main breaker. Double tapped wires are often lacking over-current protection which can lead to overheating and fire. Also, most circuit breaker panel manufacturers have specific torque and wire size requirements to safely allow for only the main electrical service cable.

The term 'double lugging' is similar but applies to individual branch circuit breakers. If only one screw exists to accept a wire, that normally means only one wire should be connected at that breaker.

Connecting more than the allowed number of wires to a circuit breaker can overdraw the circuit and can also prevent either wire from being properly secured at the breaker. Loose wire connections can lead to arcing and fire.

Some correction methods (depending upon the panel) include installing additional breakers or installing an auxiliary sub-panel.



**Missing Wire Bushings/Clamps** – wherever wiring enters a metal junction box, metal appliance, etc., the wiring is required to have wire clamps to protect the wiring from mechanical damage or abrasion.

For example, the vibration of a garbage disposal can slowly slice through wire insulation. A shock hazard can occur once it gets to the live conductors. The wire clamp holds the wiring in place so it can't touch the metal chassis or junction box.



**Extension Cords** – We all use them occasionally, but extension cords are not meant to be used as permanent wiring. Often, people use extension cords to power things like outside fountains, garage door openers, and lighting, but extension cords are meant for temporary means; not to be used in place of what should be permanent wiring.

## How to Clean Algae and Moss Off Asphalt Shingles

Stains on asphalt roofing shingles make a house look shabby, which detracts from its value. In some cases, stains are merely a cosmetic issue. But sometimes they're symptomatic of a problem that, if left unchecked, can lead to more serious damage and, eventually, roof failure. It's not always hard to distinguish the causes of stains, nor, in most cases, to get rid of them and prevent the stains from recurring.

### Common Causes of Staining

Dark stains on an asphalt roof could be caused by a number of conditions, including:

**Eroded mineral surface.** If the roof-covering material has been on the house for 15 years or so, it could be that the surface granules are wearing off the shingles and the asphalt base is starting to show through. On older roofs, you may additionally see cracked and/or shingles with curled edges. If you determine that age and wear are the causes of darkening, it may be time for a new roof.

**Algae growth.** More often than not, blue, green or black stains on an asphalt-shingle roof are caused by algae. Algae staining begins with small spots which, over time, can develop into streaks. Algae stains, which are often mistaken for mold or mildew, aren't harmful to anything other than the appearance of asphalt shingles, but nobody likes the look.

**Moss.** Green, velvety masses of moss often grow on north-facing roof surfaces and on tree-shaded roofs. Unlike algae, moss left on roof surfaces can develop beyond an aesthetic problem. It can infiltrate the roof structure underneath the shingles and make their edges lift and curl, which can lead to cracking and blow-off during high winds and storms. Heavy moss growth can actually form dams that can cause water to back up under the shingles and damage the roof deck. It's best to clean moss off a roof as soon as you notice it's growing there.

### Safety First

Both algae and moss can be easily removed from asphalt shingles with a 50/50 solution of chlorine bleach and water. Laundry-strength bleach is sufficient, or you can opt for any of a number of proprietary roof cleaners, some of which don't contain bleach, lye, or other potentially harmful chemicals.

Since bleach and some cleaners can be harmful to plants and humans, it's a good idea to take some precautions when working with them, including the following:

- Wait for a calm, windless day to clean your roof.
- Spray landscape plants near the house with water and cover them with tarps to protect them from chemical overspray and runoff.
- Wear protective clothing, including long sleeves, pants and gloves, as well as goggles to protect your eyes, and shoes with high-traction soles.

Before climbing up to clean stains from your roof, be aware that about 30,000 people fall off ladders and roofs each year. Consider using a safety harness, just as the pros are required to do, and follow the common-sense rules for properly positioning and using a ladder, which can be found in [InterNACHI's article on ladder safety](#). Also, be sure to notify someone that you'll be on your roof. In case of an accident that incapacitates you, you'll want someone to know where to look for you.

### How to Clean Algae and Moss from a Roof

Apply the bleach solution with a garden sprayer. Let it stand on the surface for about 20 minutes, then rinse it off with spray from a garden hose.

Continued on next page >>>>



### Continued from previous page

Don't let the bleach solution stand on the roof for more than 30 minutes or so without rinsing. And don't use a pressure washer, which can damage the shingles by removing their protective layer of asphalt granules.

If accumulations of algae or moss are heavy, at least some of it should wash off the roof surface right away with the stream from the hose. You can try brushing off algae and moss with a brush or broom with medium-stiff bristles, but don't scrub too hard. You don't want to separate the mineral granules from the shingles.

If chunks of algae or moss or heavy stains remain on the surface after rinsing, let the roof dry, then spray on the bleach solution again. Wait 30 minutes and rinse. Don't worry if some staining remains after the second rinse. It should wash off over time with exposure to rain and sunlight.

### How to Prevent Algae and Moss Stains from Recurring

Algae and moss tend to grow roof surfaces that are shaded and retain moisture. So, it's a good idea to cut away tree branches that overhang the roof and block sunlight. Keep the roof surface clean by blowing off leaves and fallen branches during seasonal maintenance.

## Smoke Alarms

All new residential construction requires the installation of smoke alarms, usually on each floor of the home, as well as outside each sleeping area. Many newer smoke alarms can also detect carbon monoxide. This silent and odorless killer is one of the primary causes of accidental death because family members can be fatally poisoned while sleeping. Smoke alarms come in two types.

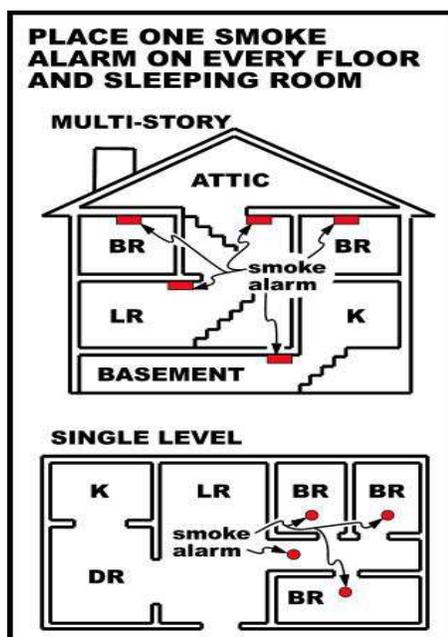
Photoelectric alarms can sense smoky and smoldering fires. Ionization alarms are quicker at detecting flames and fast-moving fire. Dual-sensor smoke alarms combine both these features, and are recommended by the USFA because it's impossible to predict the type of fire that may erupt in a home. There are also smoke alarms that vibrate and/or flash strobe lights to alert home dwellers who are vision-impaired or hard of hearing.

Many smoke alarms are hard-wired into the home's electrical system, but may still have batteries for backup in the event of a power outage. They also typically have a test button. Make sure you test them once a month, and replace the batteries once a year. If you hear a chirping noise, this is a signal that the batteries are weak and need replacing.

Some smoke alarms have "nuisance" buttons. If you burn something that you're cooking and accidentally set off the alarm, you can press the nuisance button to turn it off. Remember not to actually disable the alarm; you may forget to reset it later. Simply clear the room of smoke instead.

In summary, installing dual-sensor smoke alarms and carbon monoxide detectors, as well as taking some common-sense precautions and performing regular household maintenance, will help keep your family safe from the destructive and potentially lethal effects of a house fire.

The leading U.S. manufacturer of residential smoke alarms, as well as home fire extinguishers, is Kidde. Their dual-sensor smoke alarms were the subject of a voluntary recall by the U.S. Consumer Product Safety Commission in the summer of 2009 because of a malfunction caused by an electrostatic discharge created during their installation, rendering them inoperable. Make sure that you install any portable smoke alarms and carbon monoxide detectors safely, and test them after installation. You can also ask your local fire department to do this for you.



## Your Water Heater's Maintenance Timeline

Storage tank water heaters are the type of appliance that can hum along for years. Once installed, they don't need constant attention. However, they do require maintenance to keep them running at peak efficiency. Here are some tips on how you can keep your water heater working proficiently, and how often it will need maintenance.

### Understanding Your Water Heater

Be sure to review the owner's manual that came with your water heater. It usually spells out necessary maintenance tasks, as well as other important information, such as safety precautions and size specifications. When in doubt, refer to the manual. If you can't find the manual, check the manufacturer's website for instructions on obtaining a copy.

### Ongoing Maintenance

Keep the area around the water heater free of clutter. Gas heaters have vents at the bottom that must be kept clear to aid in the heating element combustion. Never store anything with flammable vapors, such as gasoline or paint thinner, near a gas water heater. Providing a clear space around the appliance makes it easy to get to the water shutoff in an emergency. It also gives repairmen room to work on the heater, should a service call be necessary.

### Every Few Months

Drain some of the tank's water to remove the sediment that collects on the bottom of the tank. All incoming water contains sediment that, over time, can hinder the performance of your water heater. The amount you need to drain will depend on the condition of the water.

1. Shut off the power. For electric heaters, shut the unit down completely. For gas heaters, move the control dial to "pilot."
2. Turn off the cold water supply to the tank.
3. Connect a garden hose to the drain valve located near the bottom of the tank, and then run the hose to a drain.
4. Open a hot water faucet in a nearby sink and leave it open.
5. Open the water heater's drain valve. Caution: Be careful. The water will be very hot.
6. Drain the tank until the water runs clear. This may take a few minutes or longer.  
Pro Tip: Plumbers will often turn the water on and off a few times to help stir up the sediment at the bottom of the tank.
7. Once the water is clear, close the drain valve and turn on the water supply. You'll know the tank is full when water is flowing through the faucet you left open earlier.
8. When the tank is full, turn the power back on.

### Annually

Test the temperature/pressure-relief valve. It's located near the top of the storage tank and should be attached to a long tube that extends almost to the bottom of the tank. The valve is designed to relieve pressure that builds up above acceptable levels inside the tank.

1. Place a small bucket under the extension tube.
2. Lift the valve up, and then push the lever back into position to close the valve.  
Caution: Stand back because hot water will be released from the valve.
3. If there is no release of pressure in the form of air and/or water, the valve may be defective. Consult a plumber to have it fixed.

It takes considerable knowledge just to realize the extent of your own ignorance. - Thomas Sowell

All generalizations are false, including this one. - Mark Twain

## Dryer Vent Safety

Clothes dryers evaporate the water from wet clothing by blowing hot air past them while they tumble inside a spinning drum. Heat is provided by an electrical heating element or gas burner. Some heavy garment loads can contain more than a gallon of water which, during the drying process, will become airborne water vapor and leave the dryer and home through an exhaust duct (more commonly known as a dryer vent).

A vent that exhausts moist air to the home's exterior has a number of requirements:

1. It should be connected. The connection is usually behind the dryer but may be beneath it. Look carefully to make sure it's actually connected.
2. It should not be restricted. Dryer vents are often made from flexible plastic or metal duct, which may be easily kinked or crushed where they exit the dryer and enter the wall or floor. This is often a problem since dryers tend to be tucked away into small areas with little room to work. Vent elbows are available which is designed to turn 90° in a limited space without restricting the flow of exhaust air. Restrictions should be noted in the inspector's report. Airflow restrictions are a potential fire hazard.

One of the reasons that restrictions are a potential fire hazard is that, along with water vapor evaporated out of wet clothes, the exhaust stream carries lint – highly flammable particles of clothing made of cotton and polyester. Lint can accumulate in an exhaust duct, reducing the dryer's ability to expel heated water vapor, which then accumulates as heat energy within the machine. As the dryer overheats, mechanical failures can trigger sparks, which can

cause lint trapped in the dryer vent to burst into flames. This condition can cause the whole house to burst into flames. Fires generally originate within the dryer but spread by escaping through the ventilation duct, incinerating trapped lint, and following its path into the building wall.

Fires caused by dryers are far more common than are generally believed, a fact that can be appreciated upon reviewing statistics from the National Fire Protection Agency. Fires caused by dryers in 2005 were responsible for approximately 13,775 house fires, 418 injuries, 15 deaths, and \$196 million in property damage. Most of these incidents occur in residences and are the result of improper lint cleanup and maintenance. Fortunately, these fires are very easy to prevent.

The recommendations outlined below reflect International Residential Code (IRC) SECTION M1502 CLOTHES DRYER EXHAUST guidelines:

### M1502.5 Duct construction.

Exhaust ducts shall be constructed of minimum 0.016-inch-thick (0.4 mm) rigid metal ducts, having smooth interior surfaces, with joints running in the direction of air flow. Exhaust ducts shall not be connected with sheet-metal screws or fastening means which extend into the duct.

This means that the flexible, ribbed vents used in the past should no longer be used. They should be noted as a potential fire hazard if observed during an inspection.

### M1502.6 Duct length.

The maximum length of a clothes dryer exhaust duct shall not exceed 25 feet from the dry-

er location to the wall or roof termination. The maximum length of the duct shall be reduced 2.5 feet for each 45-degree bend, and 5 feet for each 90-degree bend. The maximum length of the exhaust duct does not include the transition duct.

This means that vents should also be as straight as possible and cannot be longer than 25 feet. Any 90-degree turns in the vent reduce this 25-foot number by 5 feet, since these turns restrict airflow.

### M1502.2 Duct termination.

Inspectors will see many dryer vents terminate in crawlspaces or attics where they deposit moisture, which can encourage the growth of mold, wood decay, or other material problems. Sometimes they will terminate just beneath attic ventilators. This is a defective installation. They must terminate at the exterior and away from a door or window. Also, screens may be present at the duct termination and can accumulate lint and should be noted as improper.

### M1502.3 Duct size.

The diameter of the exhaust duct shall be as required by the clothes dryer's listing and the manufacturer's installation instructions.

### M1502.4 Transition ducts.

Transition ducts shall not be concealed within construction. Flexible transition ducts used to connect the dryer to the exhaust duct system shall be limited to single lengths not to exceed 8 feet and shall be listed and labeled in accordance with UL 2158A.



## **OVERREGULATION IS PREVENTING A FULL RECOVERY FOR HOUSING**

### **For the housing industry, regulatory costs are a major concern.**

**By Ed Brady, NAHB Chairman.**

We are all incredibly relieved that the darkest days for housing triggered by the Great Recession are over. In the past few years, our industry has gradually picked up speed. Recent government data show that single-family production has increased 120% from the market low in 2009.

But as far as we've come, there's still a long way to go. Housing production, while improving, remains at only 58% of normal. Several obstacles are preventing a complete recovery, including overregulation of the housing industry.

Overly burdensome regulations complicate our businesses while providing little of their intended benefits. But even more important, they add to the cost of the house—making it more difficult or even impossible for many deserving families to achieve the American dream of homeownership.

A recently published NAHB study shows that government regulations account for 24.3% of the final price of a new single-family home. Three-fifths of this total—or 14.6% of the final house price—is due to regulations imposed during the lot's development. The

other two-fifths—or 9.7% of the home price—are regulatory costs incurred by the builder after purchasing the finished lot.

In this study, our economists also report that regulatory costs imposed on an average single-family home increased almost 30% in the past five years, rising from \$65,224 in 2011 to \$84,671 in 2016. This trend is likely to continue, as there are a number of regulations in the pipeline. These include OSHA's new rules on reducing silica exposure, fire sprinkler mandates, and the Department of Labor's recently finalized regulation on overtime pay.

Equally troubling, the cost of regulations in the price of a new home is rising more than twice as fast as our buyers' ability to pay for it. Disposable income per capita increased by only 14.4% in this same five-year time span. NAHB economists estimate that 14 million American households are "priced out" of the market for a typical newly built home by government regulations.

Regulations come in many forms and can be imposed by local, state, or federal governments. For instance, local jurisdictions may charge per-

mit, hook-up, and impact fees and establish development and construction standards. State governments may be involved in these processes directly or indirectly. Meanwhile, the federal government can require certain permits for land development, among other measures.

There is a need for sensible regulations in our industry, but we must put a stop to excessive mandates that do little else besides increase the cost of housing. That is why the NAHB devotes a great deal of time and effort to fighting regulatory overreach on behalf of its members. NAHB battles overregulation head-on, engaging with legislators and regulators and using legal measures when necessary.

We are not alone. More and more people are waking up to the fact that housing affordability has become a real problem, with lasting effects on consumers and the overall economy. Our government should be part of the solution to make homeownership accessible to hardworking Americans.

June 21, 2016

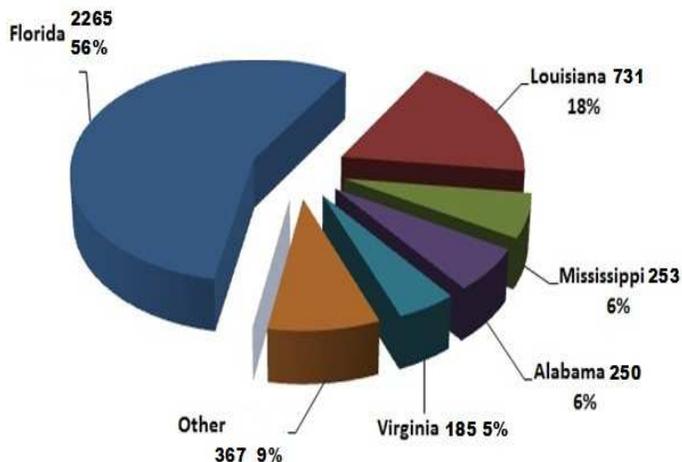
— Builder Magazine.

**Socialism is a philosophy of failure, the creed of ignorance, and the gospel of envy, its inherent virtue is the equal sharing of misery. - Winston Churchill**

## Chinese Drywall cases Reported to the CPSC - as of 03.13.14

CPSC has received about 4,051 reports from residents in 44 States, the District of Columbia, American Samoa, and Puerto Rico, who believe their health symptoms or the corrosion of certain metal components in their homes are related to problem drywall. State and local authorities have also received similar reports.

Consumers largely report that their homes were built in 2006 to 2007, when an unprecedented increase in new construction occurred in part due to the hurricanes of 2004 and 2005.



### Owner: Tom Yelton

State of Florida Home Inspector License # HI-2129

State of Florida Certified General Contractor License # CGC-038663

National Home Inspector License # CY-580829

Charlotte County License # AAA00101250

Certified Wind Mitigation Inspector

Member of InterNACHI - ID # NACHI09040608

35 + Years Experience in Residential and Commercial Construction  
25 + Years Experience as Owner or Manager in Construction Industry

Contractor's Liability Insurance  
Errors and Omissions Insurance  
Worker's Compensation Insurance

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- Condominium / Townhome / Villa Inspections
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- End of Warranty on New Home Inspections
- Remodeling
- New Home Construction

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Certified Wind Mitigation Inspector

