

THE HOMEOWNERS JOURNAL

IN THIS ISSUE:

Contractor Referral Websites	1
Saving Energy, Sizing Heating Systems	1
CT Solar Leasing Program	2
Creepy Attic	4

The Homeowners Journal, is a quarterly newsletter published by JRV Home Inspection Services. Any questions or article suggestions please contact our editor, **Jim Quarello** by e-mail at: jquarello@jrvhomeinspections.com or by phone: **203-697-1147**

JRV HOME INSPECTION SERVICES, LLC

28 Edgewood Drive
Wallingford CT 06492

www.jrvhomeinspections.com

HOW TO USE CONTRACTOR REFERRAL WEBSITES

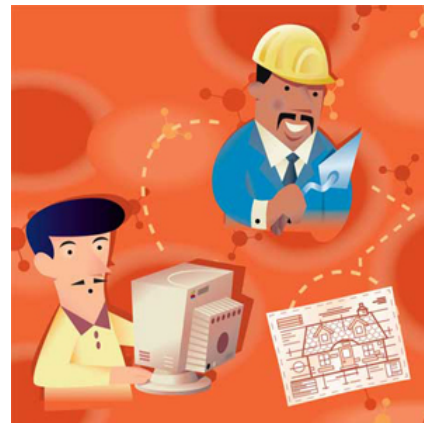
By: SAL VAGLICA

In a perfect world you'd have a black book filled with the names of reliable contractors who provide top-notch service at a reasonable price—and are thoughtful enough to wipe their boots before entering the house. Realistically, we usually rely on word of mouth, where finding a good plumber or roofer means asking a trusted friend, relative, or neighbor for a reference. But what if this networking fails to uncover a well recommended pro? At that point, most of us turn to the Internet. Recently, it seems like websites dedicated to connecting contractors with homeowners are all over the web.

Wading through the plethora of websites offering to lead you to a qualified contractor can be daunting, so we've done some homework for you. We've researched contractor referral to create a cheat sheet on what to expect and how to use them successfully to get the best home improvement pro for your money.

Homeowner-to-Homeowner Websites

[Angie's List](#) is a nationwide, user-generated rating and referral system. It relies on homeowners to grade and comment on contractors. The site, which



launched in 1995, has grown to include over 300 professional categories. In exchange for detailed reports based on other homeowners' experiences with specific contractors in trades such as painting, carpentry, and gutter repair, the site charges users about \$50 a year.

Homeowners evaluate contractors in areas like price, quality of work, and professionalism and award them letter

Please see **Contractor** / page 3

SAVING ENERGY, CORRECTLY SIZING HEATING SYSTEMS

By: JAMES QUARELLO

As an energy auditor being conscious of how large the heating system is relative to the homes size is extremely important. After all it is the heating system that is costing the homeowner quite a bit of money to operate. Not to mention keeping them warm. The problem is that most system, especially older systems, are often greatly over sized for the job. In fact it was standard practice in the past to oversize the heating system by as much as 30%!

The rule of thumb, not a precise measure, is generally 50,000 gross BTUs of

heating per 1000 square feet of living space for older, minimally insulated homes. Today's newer homes can be as low as 30,000 gross BTUs per 1000 sq.ft. or even lower!

Getting back to older homes, the house may have a "newer" heating system that replaced an old dinosaur, but the new system was sized by simply replacing it with the same size unit as the original. So the new system may be more efficient, but is still using more energy than needed to provide adequate heat for the home.

Another and more important considera-

tion is upgrades to the thermal envelope. In other words has the home been better insulated. Increasing insulation, replacing old leaky windows and sealing air leaks will lower the amount of required heating system BTUs. In fact these improvements should be made first before installing a new boiler or furnace.

Consider an example of a home I audited recently. The home was a 1950s split level with 1600 square feet of living space. Only 1250 sq. ft. was heated. A lower level family room was not conditioned, but could easily be incorporated

Please see **Energy** / page 2

GOVERNOR LAUNCHES RESIDENTIAL SOLAR LEASING PROGRAM

August 8, 2008

Hartford, CT

Governor M. Jodi Rell today announced a program to help low- and moderate-income residents cut their electricity expenses and build on the state's commitment to renewable energy. The Connecticut Solar Lease Program, the first of its kind in the nation, is a new initiative designed to eliminate the high initial costs associated with the purchase and installation of residential solar photovoltaic systems.

Through the Connecticut Clean Energy Fund (CCEF), a combination of rebates and tax credits can be used to lower the cost of leasing solar systems, helping more residents obtain clean, renewable



solar energy.

"Connecticut is a national leader in promoting clean energy in a way that makes sense, and this exciting, innovative program proves that once again," Governor Rell said. "With the national economy in a slump, with energy prices at frankly ridiculous highs and other prices – including food prices – headed for the sky, our families are looking for alternatives. The Clean Energy Fund is making solar energy a real possibility for many more Connecticut households by combining the

success of its solar rebate program with the unique characteristics of this solar leasing program.

"By creating more opportunities for renewable energy sources, we can assist individuals, reduce energy costs, improve air quality and reduce our dependence on foreign sources of oil," the Governor said. "Programs such as this are a key component of my agenda to keep Connecticut a leader in sustainability."

This is the first time a ratepayer-funded organization such as CCEF has partnered with financial institutions to leverage federal tax credits in order to make renewable energy more affordable. CCEF is investing \$38.6 million and hopes to help approximately 1,000 homeowners in the next three years. Residents with qualifying credit and whose household income is less than or equal to 150 percent of the median income in their area are eligible for the program. A Hartford

family of four with a total household income of less than \$121,000, for example, would qualify for a complete solar photovoltaic system with no down payment required.

"This program is the latest initiative by CCEF to make clean, renewable energy accessible to Connecticut's families," said CCEF President Lise Dondy. "By combining CCEF's solar rebate program with the financial power of leasing, we have created an affordable way for Connecticut homeowners to adopt solar energy without the high upfront cost."

CT Solar Leasing, LLC, a non-bank subsidiary of U.S. Bancorp, will finance the purchase and installation of the systems. By owning these systems, CT Solar Leasing can take advantage of federal business tax incentives presently unavailable to consumers. With the CCEF's Solar PV Rebate Program and the federal tax incentives there is no need for a down payment. CT Solar Leasing's monthly payment for a typical 5-kilowatt system is

Please see **Solar/** page 4

ENERGY

From page 1

into the heating system with some simple plumbing work. The gross BTUs of the boiler was **172,000**. Using the rule of thumb above for an older home, the system should be around 62,500 BTUs for the conditioned space. Adding in the family room would bring the number to 80,000. Quite a large difference between what was installed and what was actually needed.

As I mentioned above if the home owners follow the recommendations in the audit report concerning adding insulation and sealing air leaks, it is conceivable that a new system could be even smaller. So before deciding to change your heating system here are a few points to consider:

1. Get an energy audit. This will provide insight on where the home is most

deficient and a plan on where to begin sensibly improving the home cost effectively.

2. Before installing a new heating system improve the homes thermal envelope by making the necessary improvements outlined in your energy audit report.

3. Be sure your heating system installer is considering all the improvements to your home when sizing the new system, not just going by the old system size.

There are always variables that can affect the sizing of any homes system. Therefore the rule of thumb is not a substitute for a competent, licensed heating specialist and the proper heating system size estimating tools. It can however give some idea as to where the size of the system should be in relation to the homes size and can potentially raise a red flag for an educated homeowner.

CONTRACTOR**From page 1**

grades from A to F—just like your high school report card. As an Angie's List member, you can search for contractors by zip code within your market, select a pro, check out how other homeowners have rated his or her work, and read about their experiences working with the contractor. The website is driven by the experiences of homeowners, and that's a responsibility that users take to heart. "There is this culture of 'I'm supposed to report,'" says Angie's List founder Angie Hicks. "The users understand the list is built by fellow members and they need to report on their experience with a plumber because if they don't someone else won't report on their roofer, and the system falls apart."

On Angie's List, Penny Cierzan of Minneapolis, MN, found a HVAC contractor with experience working on old homes—perfect to integrate central air conditioning into her 1920s colonial. "I was a little skeptical about joining at first because you have to pay," says Cierzan. "But after talking with contractors who asked if I've used Angie's List, I figured if they're recommending it when they have no control over what homeowners are saying, I'm going to take a look at it." To save money and be more involved during a project that doubled their living space, Cierzan and her husband Guy acted as their own general contractors. They turned to Angie's List to hire each of the specialty tradesmen they needed, including a plumber, painter, and roofer. "Using Angie's List, I was comfortable about the quality of the work I would get because I read the experience other people in my area had with (the contractors) before calling," Cierzan says.

Because contractors are not charged a fee to be listed on the site, they can't buy a top ranking or preferential referrals. A homeowner added Mike Bush, a plumber in Fishers, Indiana, to Angie's List in 2004. He has heard 'I got your name off of Angie's List' ever since. "If you look in the Yellow Pages, you just see the name of a person," says Bush. "If you go to Angie's List you see the same name, and you can read what 25 other people have said about that contractor."

That helps give homeowners peace of mind.

Professional-to-Homeowner Websites

[Contractors.com](#) is a more traditional referral service. You submit a specific project, like the renovation of a 100-square-foot bathroom. A team of former contractors reviews your project for accuracy and submits it to licensed and insured contractors in your area. Then you hear back from local contractors interested in working on the project. Response time varies, but typically within 24 hours you'll have been contacted by at least three contractors.

Use of the site is free to homeowners; it's the contractors who pay for the service. Contractors who fit the licensing and insurance qualifications of [Contractors.com](#) can pay yearly dues to be "certified" by the site, which entitles them to pay additional money for leads on projects submitted by homeowners. Contractors can also pay more for premium placement in the website's contractor directory, which is visible to site visitors and includes homeowner-generated reviews and ratings.

Pro-to-homeowner referral sites similar to [Contractors.com](#) include:

[Servicemagic](#): Matches homeowners with prescreened pros and also allows users to comment on contractors.

[NeedContractor](#): Users submit the details of a project and are contacted within 48 hours by at least 4 interested contractors.

[Bidclerk](#): Users submit the details of a project and are contacted by contractors bidding to do the work.

[ReliableRemodeler.com](#): Users submit the details of a project first from 21 popular home improvement categories.

[ContactorUS.com](#): Provides contact information for pre-screened contractors based on project details.

A legitimate contractor will usually want to see a larger project in person before giving you a quote. For quick routine projects, like fixing a running toilet or replacing an outlet, a preliminarily visit might not be necessary, but you can get a good feel for a contractor's professionalism by phone. Use sites like Angie's List and [Contractors.com](#) as stepping-stones toward finishing larger projects, and do not rush into hiring the first contractor

you call or that contacted you. Experienced contractors can offer insights into hidden costs you might have missed when they see the project in person. Reading homeowner reports on a contractor beforehand can put you at ease before meeting them.

Once a project is underway, the better sites offer customer support—staffed by real people. Jamie Weiss had an extensive renovation done on her Statesville, North Carolina, house that involved everything from new floors and painting to wiring and plumbing. With a general contractor scheduling the subcontractors, there were a few mishaps along the way. "I called [Contractors.com](#), and their agents discussed the problem with me and gave me the confidence to explain myself professionally to the contractor," says Weiss. "If the contractor was late, the website would call them for me." Angie's List goes even further, actually stepping in to settle disputes between homeowners and contractors.

Questions to Ask When Considering a Contractor Referral Website

Who is paying? Check the FAQ section of a referral website to see if the user pays or if contractors pay to be listed. Typically, if a contractor pays to be listed, he or she can pay a premium to appear closer to the top of a search.

How many reports are there? While no site can have comments about every contractor in every trade in town, the good ones will have at least a few contractor options for each trade in your area. Be critical of the reports and ask yourself if they provide useful information or just the company's contact information.

Are the contractors licensed? Most reputable sites only list contractors that have licenses and insurance, but both of these can expire without the website administrators' knowledge. Always ask for a contractor's paperwork and run it against your local or state licensing board's current list of contractor licenses.

Do the contractors offer a bid in person? Though some standard projects, like installing an outlet or replacing a toilet, do not require a preliminarily visit, a legitimate contractor typically will not

Please see **Contractor** / page 4

A CREEPY ATTIC WITH A MORNING FRESH SCENT

By: JAMES QUARELLO

The attic is often if not always less than a pleasant place. Much like the basement it can be kind of creepy. Bugs, rodents and other creepy crawlies love to inhabit the attic. You can feel your hair standing on end just thinking about it!

I entered an attic the other day that was kind of ...well nice, at first. I noticed almost immediately a very pleasant, familiar scent. I was pondering the odor and looking around when I noticed some very large and numerous...spider webs!?

Hardly an unusual find in an attic, but these were different. First off they were a sort of blue in color. Weird. And there was that odor.

Then it hit me. I went back down the stairway and started looking around on the second floor for...the laundry room! It was located right under those strange spider webs. And sure enough there was the dryer venting pipe going into the wall in a vertical direction.

So the nice scent was dryer sheets and those spider webs, lint! It seems the builder – owner had vented the dryer up through the attic and out the soffit with a vent. Unfortunately the pipe had come loose and was expelling all that lint and moisture into the attic.

A couple of points to make about this method of venting a dryer.

1. Running the vent pipe inside a finished wall is not advisable. Especially if it is a flex type of pipe made of metal or worse plastic. Rigid metal pipe is now usually required on a new installation. Even with this type of pipe the seams must be sealed.
2. Terminating the vent in the soffit or worse the attic is again not advisable. The soffit is usually vented and is drawing air into the attic, therefore some of the moisture and lint is being sucked back into the attic.
3. Too many bends and or the pipe being too long are also detrimental and potentially dangerous.

[The U.S. Consumer Product Safety Commission](#) (CPSC) estimates that **15,500** fires associated with clothes dryers occur annually. These fires account for an average of **10** deaths and **310** injuries and more than **\$84.4 million** in property damage annually.

It seems many people are not aware of the real danger of fire an improperly vented or maintained clothes dryer can present. UL offers some further [Product Safety Tips](#) on their web site.

This attic was not as creepy as most, but it was a potentially dangerous place with a morning fresh scent.

CONTRACTOR

From page 3

bid on a large project without seeing it in person first.

Trade Association Websites:

Also helpful in your search for contractors are trade association websites.

Among these are:

[National Association of the Remodeling Industry](#): Find a NARI-certified remodeler by entering your zip code.

[National Kitchen & Bath Association](#): Find a NKBA-certified kitchen and bath designer by entering your zip code.

[National Association of Home Builders](#): Find an NAHB-registered contractor using the directory of professional remodelers, with plenty of good information for anyone starting a project.

[Plumbing-Heating-Cooling Contractors Association](#): Find a contractor registered with the PHCC by punching in your zip code

[National Roofing Contractors Association](#): Find a contractor registered with the NRCA by punching in your zip code.

[National Electrical Contractors Association](#): Find a NECA-registered contractor by zip code.

SOLAR

From page 1

approximately \$120 on a 15-year lease.

“CT Solar Lease will be an exciting addition to U.S. Bancorp’s growing portfolio of renewable energy investments,” said Matt Philpott, Vice President of Historic, New Markets and Renewable Energy Tax Credit Investments at U.S. Bancorp. “The significant equity generated by the federal investment tax credits and CCEF’s forwarding-thinking rebate program are the keys to achieving a cost effective way for homeowners to benefit from clean solar-powered electricity.”

AFC First Financial Corporation is a partner in the development of CT Solar Lease and will manage the application and approval processes for residents, as well as handle the lease payments. “We are very excited to work with solar contractors and homeowners in implementing CT Solar Lease,” said Peter Krajsa, President of AFC.

“Our experience in energy lending shows that consumers appreciate a simple financing option with low fixed monthly payments that can be

offset by their energy savings. CT Solar Lease not only provides extremely low payments but eliminates the down-payment entirely – a real win-win for Connecticut homeowners.” Gemstone Lease Management, LLC, is also a partner in the development of CT Solar Lease. Gemstone provided leadership in the structure and capitalization of the program, and will be responsible for the day-to-day management.

“This program is innovative in its use of commercial solar tax credits not currently available to Connecticut homeowners for the installation of solar electric generating systems,” said Gary Kleiman, President of Gemstone. “We are confident that CT Solar Lease will provide the most affordable and cost-effective solution for moderate to low income Connecticut homeowners.”

Further details about: [Connecticut Leasing Program](#)